

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)/GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)

Filing at a Glance

Company: Continental General Insurance Company
Product Name: Long Term Care
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 06/14/2019
SERFF Tr Num: GLTC-131962412
SERFF Status: Assigned
State Tr Num: GLTC-131962412
State Status: Received Review in Progress
Co Tr Num: GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)

Implementation: On Approval
Date Requested:
Author(s): Deborah Keeler, Beth Lovaas, Cameron Zima, Eric Coldewey, Huyen Pham, Elizabeth Burchfield, Ryan Huntley, Noah Simonson, Cheryl Casker, Melissa Sample, Elizabeth O'Brien, Kristie Pompa, Rachel O'Brien

Reviewer(s): Jim Laverty (primary), Valerie Leonard
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 42.8% increase on 1,058 PA policyholders of Great American Life LTC forms 2LTCIP0001 and 4LTCIP0001. They are requesting a 55% increase on 671 policyholders of form 2LTCIP0001 and a 25% increase on 387 policyholders of form 4LTCIP0001.

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
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General Information

Project Name: GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC) Status of Filing in Domicile: Not Filed

Project Number: GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact: 42.792%

Filing Status Changed: 06/17/2019

State Status Changed: 06/19/2019

Deemer Date:

Created By: Cameron Zima

Submitted By: Cameron Zima

Corresponding Filing Tracking Number:

State TOI: LTC03I Individual Long Term Care

Filing Description:

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to enforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,

Deborah A. Keeler, ASA, MAAA
 Senior Associate Actuary
 Continental General Insurance Company
 11001 Lakeline Blvd, Suite 120
 Austin, Texas 78717

Company and Contact

Filing Contact Information

Deborah Keeler, Senior Associate Actuary debby.keeler@continental-ins.com
 11001 Lakeline Blvd. 512-410-0805 [Phone]
 Suite 120 512-257-0218 [FAX]
 Austin, TX 78717

SERFF Tracking #: GLTC-131962412

State Tracking #: GLTC-131962412

Company Tracking #: GALIC FORMS RATE
INCREASE FILING FOR 201...

State: Pennsylvania

Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care

Project Name/Number: GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)/GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)

Filing Company Information

Continental General Insurance
Company
11001 Lakeline Blvd
Suite 120
Austin, TX 78717
(866) 830-0607 ext. [Phone]

CoCode: 71404
Group Code: 84
Group Name:
FEIN Number: 47-0463747

State of Domicile: Texas
Company Type: Life & Health
State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	GLTC-131962412	State Tracking #:	GLTC-131962412	Company Tracking #:	GALIC FORMS RATE INCREASE FILING FOR 201...
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State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)/GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.000%
Effective Date of Last Rate Revision:	08/18/2018
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	GLTC-131230492

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Continental General Insurance Company	42.792%	42.792%	\$1,116,442	1,058	\$2,609,016	55.000%	25.000%

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		GALIC 2LTCI Rate Sheets - PA	2LTCIP0001	Revised	Previous State Filing Number: GLTC-131230492 Percent Rate Change Request: 20	PA - Rate Sheets - 2LTCI.pdf,
2		GALIC 4LTCI Rate Sheets - PA	4LTCIP0001	Revised	Previous State Filing Number: GLTC-131230492 Percent Rate Change Request: 20	PA - Rate Sheets - 4LTCI.pdf,

Current Rates

Continental General Insurance Company Individual Long Term Care Form 2LTCIP0001(PA) At-Home Advantage

**Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums ***

Issue <u>Age</u>	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$18	\$20	\$22	\$23	\$23	\$28
30	\$20	\$22	\$23	\$25	\$25	\$31
31	\$22	\$23	\$25	\$26	\$28	\$33
32	\$23	\$25	\$28	\$28	\$30	\$36
33	\$25	\$26	\$30	\$30	\$31	\$38
34	\$26	\$28	\$31	\$33	\$33	\$41
35	\$28	\$30	\$33	\$35	\$36	\$43
36	\$28	\$33	\$35	\$36	\$38	\$46
37	\$30	\$35	\$36	\$38	\$40	\$50
38	\$31	\$36	\$40	\$41	\$43	\$53
39	\$35	\$38	\$41	\$43	\$45	\$56
40	\$36	\$41	\$43	\$46	\$48	\$60
41	\$38	\$43	\$46	\$48	\$51	\$63
42	\$40	\$45	\$48	\$51	\$53	\$66
43	\$41	\$48	\$51	\$55	\$58	\$71
44	\$45	\$51	\$55	\$58	\$61	\$76
45	\$46	\$53	\$58	\$61	\$65	\$81
46	\$50	\$56	\$61	\$65	\$68	\$86
47	\$51	\$60	\$65	\$68	\$71	\$91
48	\$53	\$61	\$66	\$71	\$75	\$93
49	\$55	\$63	\$68	\$73	\$76	\$96
50	\$55	\$65	\$70	\$75	\$78	\$99
51	\$56	\$66	\$71	\$76	\$79	\$101
52	\$58	\$68	\$75	\$78	\$83	\$104
53	\$61	\$71	\$78	\$83	\$86	\$111
54	\$65	\$75	\$83	\$88	\$91	\$118
55	\$68	\$79	\$86	\$93	\$96	\$123
56	\$71	\$83	\$91	\$96	\$101	\$129
57	\$75	\$86	\$94	\$101	\$106	\$136
58	\$81	\$94	\$104	\$111	\$116	\$149
59	\$88	\$103	\$113	\$121	\$126	\$162
60	\$94	\$111	\$123	\$131	\$137	\$176
61	\$101	\$119	\$131	\$141	\$147	\$189
62	\$108	\$128	\$141	\$151	\$157	\$202
63	\$118	\$139	\$152	\$162	\$171	\$219
64	\$128	\$151	\$166	\$176	\$184	\$235
65	\$137	\$162	\$177	\$189	\$199	\$250
66	\$147	\$172	\$190	\$202	\$212	\$267
67	\$157	\$184	\$202	\$215	\$225	\$283
68	\$176	\$205	\$227	\$242	\$252	\$318
69	\$194	\$229	\$252	\$267	\$280	\$353
70	\$212	\$250	\$275	\$293	\$306	\$386
71	\$230	\$272	\$300	\$320	\$335	\$421
72	\$248	\$293	\$325	\$344	\$361	\$455
73	\$295	\$349	\$386	\$411	\$431	\$542
74	\$343	\$406	\$449	\$477	\$500	\$628
75	\$389	\$462	\$512	\$545	\$570	\$715
76	\$436	\$518	\$573	\$611	\$639	\$802
77	\$484	\$575	\$636	\$677	\$709	\$888
78	\$543	\$646	\$715	\$762	\$798	\$999
79	\$601	\$717	\$795	\$846	\$888	\$1,108
80	\$661	\$790	\$874	\$932	\$977	\$1,217
81	\$720	\$861	\$954	\$1,017	\$1,065	\$1,326
82	\$780	\$932	\$1,035	\$1,101	\$1,154	\$1,437
83	\$874	\$1,048	\$1,164	\$1,240	\$1,300	\$1,615
84	\$970	\$1,164	\$1,293	\$1,379	\$1,446	\$1,792
85	\$1,066	\$1,280	\$1,423	\$1,517	\$1,591	\$1,969
86	\$1,161	\$1,396	\$1,553	\$1,656	\$1,735	\$2,146
87	\$1,257	\$1,512	\$1,682	\$1,793	\$1,881	\$2,323
88	\$1,411	\$1,701	\$1,893	\$2,019	\$2,118	\$2,610
89	\$1,565	\$1,888	\$2,103	\$2,244	\$2,355	\$2,898
90	\$1,719	\$2,077	\$2,315	\$2,469	\$2,592	\$3,184
91	\$1,873	\$2,264	\$2,525	\$2,694	\$2,828	\$3,471
92	\$2,027	\$2,453	\$2,736	\$2,920	\$3,065	\$3,757
93	\$2,275	\$2,757	\$3,079	\$3,287	\$3,451	\$4,221
94	\$2,524	\$3,062	\$3,421	\$3,653	\$3,837	\$4,686
95	\$2,772	\$3,367	\$3,764	\$4,019	\$4,223	\$5,150
96	\$3,021	\$3,671	\$4,107	\$4,387	\$4,609	\$5,614
97+	\$3,269	\$3,978	\$4,450	\$4,753	\$4,994	\$6,078

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 2LTCIP0001(PA)

At-Home Advantage

Base Premiums for: \$10/Day NH, HHC Daily Max = 75% of NH

0-Day Elimination Period

Single Standard Insured Annual Premiums *

Issue	Benefit Period:					
<u>Age</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$20	\$22	\$23	\$25	\$25	\$31
30	\$22	\$23	\$25	\$26	\$28	\$35
31	\$23	\$25	\$26	\$28	\$30	\$38
32	\$23	\$26	\$30	\$31	\$31	\$40
33	\$25	\$28	\$31	\$33	\$35	\$43
34	\$26	\$30	\$33	\$35	\$36	\$46
35	\$28	\$31	\$35	\$36	\$38	\$48
36	\$30	\$35	\$36	\$40	\$41	\$51
37	\$31	\$36	\$38	\$41	\$43	\$55
38	\$33	\$38	\$41	\$45	\$46	\$58
39	\$35	\$40	\$45	\$46	\$50	\$63
40	\$38	\$43	\$46	\$50	\$51	\$66
41	\$40	\$45	\$50	\$53	\$55	\$70
42	\$41	\$48	\$51	\$55	\$58	\$75
43	\$45	\$51	\$56	\$60	\$61	\$79
44	\$46	\$55	\$60	\$63	\$66	\$84
45	\$50	\$56	\$63	\$66	\$70	\$89
46	\$51	\$60	\$66	\$71	\$75	\$96
47	\$55	\$63	\$70	\$75	\$78	\$101
48	\$56	\$65	\$71	\$76	\$81	\$104
49	\$56	\$66	\$73	\$78	\$83	\$108
50	\$58	\$68	\$76	\$81	\$84	\$109
51	\$60	\$70	\$78	\$83	\$88	\$113
52	\$61	\$71	\$79	\$84	\$89	\$116
53	\$65	\$76	\$84	\$89	\$94	\$123
54	\$68	\$79	\$89	\$94	\$99	\$129
55	\$71	\$84	\$93	\$99	\$104	\$136
56	\$75	\$88	\$98	\$104	\$111	\$142
57	\$78	\$93	\$103	\$109	\$116	\$149
58	\$86	\$101	\$113	\$121	\$126	\$164
59	\$93	\$111	\$123	\$131	\$137	\$177
60	\$99	\$119	\$132	\$141	\$149	\$192
61	\$108	\$128	\$142	\$152	\$159	\$207
62	\$114	\$136	\$152	\$162	\$171	\$220
63	\$124	\$149	\$164	\$176	\$185	\$238
64	\$136	\$161	\$177	\$190	\$199	\$255
65	\$146	\$172	\$190	\$204	\$214	\$273
66	\$156	\$184	\$204	\$217	\$229	\$290
67	\$166	\$195	\$217	\$230	\$242	\$308
68	\$184	\$219	\$242	\$258	\$272	\$344
69	\$204	\$242	\$268	\$286	\$300	\$381
70	\$222	\$265	\$293	\$313	\$328	\$417
71	\$242	\$288	\$320	\$341	\$358	\$454
72	\$260	\$311	\$344	\$368	\$386	\$490
73	\$310	\$369	\$411	\$439	\$460	\$581
74	\$358	\$429	\$477	\$508	\$533	\$674
75	\$407	\$487	\$542	\$580	\$606	\$765
76	\$455	\$546	\$608	\$649	\$681	\$856
77	\$505	\$606	\$674	\$719	\$753	\$949
78	\$566	\$681	\$757	\$808	\$848	\$1,065
79	\$628	\$755	\$841	\$898	\$941	\$1,179
80	\$691	\$830	\$926	\$987	\$1,035	\$1,295
81	\$752	\$906	\$1,009	\$1,076	\$1,129	\$1,411
82	\$813	\$980	\$1,093	\$1,166	\$1,222	\$1,527
83	\$912	\$1,101	\$1,229	\$1,310	\$1,374	\$1,712
84	\$1,012	\$1,222	\$1,363	\$1,456	\$1,527	\$1,898
85	\$1,110	\$1,343	\$1,499	\$1,600	\$1,679	\$2,083
86	\$1,209	\$1,464	\$1,634	\$1,745	\$1,832	\$2,270
87	\$1,308	\$1,585	\$1,770	\$1,889	\$1,984	\$2,456
88	\$1,469	\$1,782	\$1,991	\$2,125	\$2,231	\$2,754
89	\$1,628	\$1,977	\$2,211	\$2,360	\$2,477	\$3,054
90	\$1,787	\$2,173	\$2,431	\$2,595	\$2,724	\$3,353
91	\$1,946	\$2,368	\$2,650	\$2,828	\$2,971	\$3,651
92	\$2,106	\$2,565	\$2,870	\$3,064	\$3,218	\$3,951
93	\$2,363	\$2,881	\$3,228	\$3,444	\$3,618	\$4,431
94	\$2,620	\$3,199	\$3,584	\$3,825	\$4,017	\$4,913
95	\$2,876	\$3,516	\$3,940	\$4,206	\$4,418	\$5,395
96	\$3,133	\$3,832	\$4,296	\$4,587	\$4,819	\$5,875
97+	\$3,390	\$4,150	\$4,653	\$4,968	\$5,220	\$6,357

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue	Benefit Period:					
<u>Age</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$20	\$23	\$25	\$26	\$26	\$35
30	\$22	\$25	\$26	\$28	\$30	\$38
31	\$23	\$26	\$28	\$30	\$31	\$41
32	\$25	\$28	\$31	\$33	\$35	\$45
33	\$26	\$30	\$33	\$35	\$36	\$48
34	\$28	\$31	\$35	\$36	\$40	\$51
35	\$30	\$33	\$36	\$40	\$41	\$55
36	\$31	\$36	\$40	\$41	\$43	\$56
37	\$33	\$38	\$41	\$45	\$46	\$60
38	\$35	\$40	\$45	\$46	\$50	\$65
39	\$36	\$43	\$46	\$50	\$53	\$70
40	\$40	\$45	\$50	\$53	\$56	\$73
41	\$41	\$48	\$53	\$56	\$60	\$78
42	\$43	\$50	\$55	\$60	\$63	\$81
43	\$46	\$53	\$60	\$63	\$66	\$88
44	\$48	\$56	\$63	\$68	\$71	\$93
45	\$51	\$60	\$66	\$71	\$76	\$99
46	\$55	\$63	\$71	\$76	\$79	\$106
47	\$56	\$66	\$75	\$79	\$84	\$111
48	\$58	\$70	\$76	\$83	\$86	\$114
49	\$60	\$71	\$78	\$84	\$89	\$118
50	\$61	\$73	\$81	\$86	\$91	\$121
51	\$63	\$75	\$83	\$89	\$94	\$124
52	\$65	\$76	\$84	\$91	\$96	\$128
53	\$68	\$81	\$89	\$98	\$103	\$134
54	\$71	\$84	\$94	\$103	\$108	\$142
55	\$75	\$89	\$99	\$108	\$114	\$149
56	\$79	\$94	\$104	\$113	\$119	\$156
57	\$83	\$98	\$109	\$118	\$124	\$164
58	\$91	\$108	\$121	\$129	\$137	\$179
59	\$98	\$118	\$131	\$141	\$149	\$194
60	\$106	\$126	\$141	\$152	\$161	\$209
61	\$113	\$136	\$152	\$164	\$172	\$224
62	\$121	\$146	\$162	\$174	\$184	\$240
63	\$131	\$157	\$176	\$189	\$199	\$258
64	\$142	\$171	\$189	\$204	\$214	\$277
65	\$152	\$182	\$204	\$217	\$229	\$295
66	\$164	\$195	\$217	\$232	\$243	\$313
67	\$174	\$207	\$230	\$247	\$258	\$331
68	\$194	\$232	\$257	\$275	\$290	\$369
69	\$214	\$255	\$285	\$305	\$320	\$409
70	\$233	\$280	\$311	\$333	\$351	\$447
71	\$253	\$303	\$339	\$363	\$381	\$485
72	\$273	\$328	\$366	\$392	\$412	\$525
73	\$323	\$389	\$436	\$465	\$489	\$621
74	\$374	\$452	\$505	\$540	\$566	\$719
75	\$426	\$513	\$573	\$613	\$644	\$815
76	\$477	\$575	\$643	\$687	\$722	\$912
77	\$527	\$636	\$712	\$762	\$798	\$1,009
78	\$591	\$715	\$800	\$854	\$898	\$1,131
79	\$654	\$793	\$888	\$949	\$995	\$1,252
80	\$719	\$871	\$975	\$1,042	\$1,095	\$1,373
81	\$783	\$949	\$1,063	\$1,136	\$1,192	\$1,494
82	\$846	\$1,028	\$1,151	\$1,230	\$1,290	\$1,616
83	\$949	\$1,154	\$1,292	\$1,381	\$1,451	\$1,810
84	\$1,052	\$1,280	\$1,434	\$1,532	\$1,610	\$2,005
85	\$1,154	\$1,406	\$1,575	\$1,684	\$1,769	\$2,199
86	\$1,257	\$1,532	\$1,717	\$1,835	\$1,928	\$2,393
87	\$1,360	\$1,659	\$1,860	\$1,986	\$2,087	\$2,588
88	\$1,525	\$1,863	\$2,088	\$2,231	\$2,343	\$2,900
89	\$1,691	\$2,067	\$2,317	\$2,476	\$2,600	\$3,211
90	\$1,855	\$2,270	\$2,547	\$2,719	\$2,857	\$3,522
91	\$2,020	\$2,474	\$2,775	\$2,964	\$3,113	\$3,834
92	\$2,186	\$2,678	\$3,006	\$3,208	\$3,370	\$4,145
93	\$2,451	\$3,006	\$3,375	\$3,603	\$3,786	\$4,643
94	\$2,716	\$3,335	\$3,746	\$3,998	\$4,200	\$5,142
95	\$2,981	\$3,665	\$4,115	\$4,393	\$4,615	\$5,640
96	\$3,246	\$3,993	\$4,486	\$4,787	\$5,031	\$6,139
97+	\$3,511	\$4,322	\$4,857	\$5,182	\$5,445	\$6,639

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<= 29	\$20	\$23	\$25	\$28	\$30	\$38
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31	\$23	\$28	\$30	\$33	\$35	\$46
32	\$26	\$30	\$33	\$35	\$36	\$50
33	\$28	\$31	\$35	\$38	\$40	\$53
34	\$30	\$33	\$36	\$40	\$41	\$56
35	\$31	\$35	\$40	\$43	\$45	\$60
36	\$33	\$38	\$41	\$45	\$48	\$63
37	\$35	\$40	\$43	\$48	\$50	\$68
38	\$36	\$41	\$46	\$51	\$53	\$71
39	\$38	\$45	\$50	\$55	\$56	\$76
40	\$41	\$48	\$53	\$58	\$61	\$81
41	\$43	\$50	\$56	\$61	\$65	\$86
42	\$45	\$53	\$60	\$65	\$68	\$91
43	\$48	\$56	\$63	\$68	\$73	\$98
44	\$51	\$60	\$68	\$73	\$78	\$104
45	\$55	\$65	\$71	\$78	\$83	\$111
46	\$56	\$68	\$76	\$83	\$86	\$118
47	\$60	\$71	\$79	\$86	\$91	\$124
48	\$61	\$73	\$83	\$89	\$94	\$128
49	\$63	\$75	\$84	\$91	\$98	\$131
50	\$65	\$78	\$86	\$94	\$99	\$134
51	\$66	\$79	\$89	\$96	\$103	\$137
52	\$68	\$81	\$91	\$99	\$106	\$141
53	\$71	\$86	\$98	\$104	\$111	\$149
54	\$76	\$91	\$103	\$111	\$118	\$157
55	\$79	\$96	\$108	\$116	\$124	\$164
56	\$83	\$101	\$113	\$123	\$129	\$172
57	\$88	\$106	\$119	\$128	\$136	\$181
58	\$96	\$116	\$129	\$141	\$149	\$197
59	\$104	\$126	\$141	\$152	\$161	\$214
60	\$111	\$136	\$152	\$164	\$174	\$229
61	\$119	\$146	\$164	\$177	\$187	\$245
62	\$128	\$156	\$176	\$189	\$200	\$262
63	\$139	\$167	\$189	\$204	\$215	\$282
64	\$151	\$181	\$204	\$219	\$232	\$301
65	\$161	\$194	\$217	\$233	\$247	\$320
66	\$172	\$207	\$232	\$248	\$263	\$339
67	\$184	\$220	\$247	\$265	\$278	\$359
68	\$204	\$245	\$275	\$295	\$311	\$399
69	\$225	\$272	\$303	\$326	\$343	\$440
70	\$245	\$296	\$333	\$356	\$376	\$482
71	\$265	\$321	\$361	\$388	\$407	\$523
72	\$286	\$348	\$389	\$419	\$440	\$565
73	\$339	\$412	\$462	\$497	\$522	\$667
74	\$392	\$477	\$535	\$575	\$604	\$770
75	\$445	\$542	\$608	\$652	\$686	\$873
76	\$498	\$606	\$681	\$730	\$768	\$975
77	\$551	\$671	\$753	\$808	\$850	\$1,078
78	\$618	\$753	\$846	\$907	\$954	\$1,206
79	\$684	\$835	\$939	\$1,005	\$1,057	\$1,333
80	\$750	\$916	\$1,030	\$1,105	\$1,161	\$1,461
81	\$816	\$999	\$1,123	\$1,202	\$1,264	\$1,588
82	\$883	\$1,080	\$1,216	\$1,302	\$1,366	\$1,717
83	\$990	\$1,212	\$1,363	\$1,459	\$1,533	\$1,921
84	\$1,096	\$1,345	\$1,512	\$1,618	\$1,699	\$2,125
85	\$1,204	\$1,475	\$1,661	\$1,775	\$1,866	\$2,328
86	\$1,310	\$1,608	\$1,808	\$1,934	\$2,032	\$2,532
87	\$1,416	\$1,739	\$1,957	\$2,093	\$2,199	\$2,736
88	\$1,586	\$1,952	\$2,196	\$2,348	\$2,467	\$3,060
89	\$1,759	\$2,164	\$2,436	\$2,602	\$2,734	\$3,385
90	\$1,929	\$2,376	\$2,674	\$2,857	\$3,002	\$3,709
91	\$2,100	\$2,588	\$2,913	\$3,112	\$3,271	\$4,032
92	\$2,270	\$2,800	\$3,153	\$3,367	\$3,537	\$4,357
93	\$2,545	\$3,143	\$3,537	\$3,776	\$3,968	\$4,875
94	\$2,819	\$3,484	\$3,923	\$4,186	\$4,398	\$5,392
95	\$3,093	\$3,825	\$4,307	\$4,595	\$4,831	\$5,909
96	\$3,367	\$4,168	\$4,693	\$5,006	\$5,261	\$6,425
97+	\$3,640	\$4,509	\$5,077	\$5,415	\$5,692	\$6,944

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 150% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$22	\$25	\$26	\$30	\$31	\$43
30	\$23	\$26	\$30	\$31	\$33	\$46
31	\$25	\$28	\$31	\$35	\$36	\$51
32	\$26	\$31	\$35	\$36	\$40	\$55
33	\$28	\$33	\$36	\$40	\$43	\$58
34	\$30	\$35	\$40	\$43	\$45	\$63
35	\$31	\$36	\$41	\$45	\$48	\$66
36	\$33	\$40	\$45	\$48	\$51	\$70
37	\$35	\$41	\$46	\$51	\$53	\$75
38	\$38	\$45	\$50	\$55	\$58	\$79
39	\$40	\$46	\$53	\$58	\$61	\$84
40	\$43	\$50	\$56	\$61	\$65	\$89
41	\$45	\$53	\$60	\$65	\$70	\$94
42	\$46	\$56	\$63	\$68	\$73	\$101
43	\$50	\$60	\$68	\$73	\$78	\$108
44	\$53	\$63	\$71	\$78	\$83	\$114
45	\$56	\$68	\$76	\$83	\$88	\$123
46	\$60	\$71	\$81	\$88	\$94	\$129
47	\$63	\$75	\$84	\$93	\$99	\$136
48	\$65	\$78	\$88	\$96	\$103	\$139
49	\$66	\$79	\$91	\$99	\$104	\$144
50	\$68	\$81	\$93	\$101	\$108	\$147
51	\$70	\$84	\$96	\$104	\$111	\$151
52	\$71	\$86	\$98	\$108	\$114	\$154
53	\$76	\$91	\$104	\$113	\$121	\$164
54	\$79	\$96	\$109	\$119	\$128	\$172
55	\$84	\$101	\$116	\$126	\$134	\$181
56	\$88	\$108	\$121	\$132	\$141	\$189
57	\$93	\$113	\$128	\$139	\$147	\$197
58	\$101	\$123	\$139	\$151	\$161	\$214
59	\$109	\$132	\$151	\$164	\$174	\$232
60	\$118	\$144	\$164	\$177	\$187	\$250
61	\$126	\$154	\$176	\$190	\$202	\$267
62	\$134	\$166	\$187	\$204	\$215	\$285
63	\$146	\$179	\$202	\$219	\$232	\$305
64	\$157	\$192	\$217	\$235	\$248	\$325
65	\$169	\$205	\$232	\$250	\$265	\$346
66	\$181	\$219	\$247	\$267	\$282	\$366
67	\$192	\$233	\$262	\$282	\$298	\$386
68	\$214	\$260	\$291	\$315	\$331	\$429
69	\$235	\$286	\$323	\$348	\$366	\$474
70	\$257	\$313	\$353	\$379	\$401	\$517
71	\$278	\$339	\$383	\$412	\$434	\$560
72	\$300	\$366	\$414	\$445	\$469	\$604
73	\$354	\$434	\$490	\$527	\$555	\$712
74	\$411	\$502	\$566	\$609	\$641	\$821
75	\$465	\$570	\$644	\$692	\$729	\$929
76	\$520	\$638	\$720	\$773	\$815	\$1,038
77	\$575	\$705	\$797	\$856	\$901	\$1,146
78	\$644	\$790	\$893	\$959	\$1,009	\$1,280
79	\$712	\$876	\$990	\$1,063	\$1,118	\$1,414
80	\$782	\$962	\$1,086	\$1,166	\$1,225	\$1,548
81	\$851	\$1,047	\$1,182	\$1,268	\$1,335	\$1,682
82	\$921	\$1,133	\$1,280	\$1,373	\$1,442	\$1,817
83	\$1,030	\$1,270	\$1,434	\$1,538	\$1,616	\$2,030
84	\$1,141	\$1,408	\$1,590	\$1,702	\$1,790	\$2,244
85	\$1,252	\$1,545	\$1,745	\$1,868	\$1,964	\$2,456
86	\$1,361	\$1,682	\$1,899	\$2,034	\$2,138	\$2,669
87	\$1,472	\$1,820	\$2,055	\$2,199	\$2,312	\$2,883
88	\$1,649	\$2,040	\$2,303	\$2,464	\$2,592	\$3,221
89	\$1,827	\$2,262	\$2,554	\$2,729	\$2,870	\$3,557
90	\$2,002	\$2,482	\$2,802	\$2,994	\$3,148	\$3,895
91	\$2,179	\$2,703	\$3,050	\$3,261	\$3,426	\$4,233
92	\$2,356	\$2,924	\$3,300	\$3,526	\$3,706	\$4,571
93	\$2,640	\$3,279	\$3,700	\$3,950	\$4,152	\$5,107
94	\$2,921	\$3,633	\$4,100	\$4,375	\$4,599	\$5,644
95	\$3,204	\$3,988	\$4,499	\$4,799	\$5,046	\$6,179
96	\$3,488	\$4,342	\$4,900	\$5,225	\$5,491	\$6,715
97+	\$3,771	\$4,696	\$5,299	\$5,650	\$5,938	\$7,250

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 2LTCIP0001(PA)

At-Home Advantage

Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH

0-Day Elimination Period

Single Standard Insured Annual Premiums *

Issue Age	Benefit Period:					
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<= 29	\$28	\$31	\$33	\$36	\$36	\$44
30	\$31	\$33	\$36	\$39	\$39	\$49
31	\$33	\$36	\$39	\$41	\$44	\$51
32	\$36	\$39	\$44	\$44	\$46	\$56
33	\$39	\$41	\$46	\$46	\$49	\$59
34	\$41	\$44	\$49	\$51	\$51	\$64
35	\$44	\$46	\$51	\$54	\$56	\$67
36	\$44	\$51	\$54	\$56	\$59	\$72
37	\$46	\$54	\$56	\$59	\$62	\$77
38	\$49	\$56	\$62	\$64	\$67	\$82
39	\$54	\$59	\$64	\$67	\$69	\$87
40	\$56	\$64	\$67	\$72	\$74	\$92
41	\$59	\$67	\$72	\$74	\$80	\$98
42	\$62	\$69	\$74	\$80	\$82	\$103
43	\$64	\$74	\$80	\$85	\$90	\$110
44	\$69	\$80	\$85	\$90	\$95	\$118
45	\$72	\$82	\$90	\$95	\$100	\$126
46	\$77	\$87	\$95	\$100	\$105	\$133
47	\$80	\$92	\$100	\$105	\$110	\$141
48	\$82	\$95	\$103	\$110	\$116	\$144
49	\$85	\$98	\$105	\$113	\$118	\$149
50	\$85	\$100	\$108	\$116	\$121	\$154
51	\$87	\$103	\$110	\$118	\$123	\$157
52	\$90	\$105	\$116	\$121	\$128	\$162
53	\$95	\$110	\$121	\$128	\$133	\$172
54	\$100	\$116	\$128	\$136	\$141	\$182
55	\$105	\$123	\$133	\$144	\$149	\$190
56	\$110	\$128	\$141	\$149	\$157	\$200
57	\$116	\$133	\$146	\$157	\$164	\$210
58	\$126	\$146	\$162	\$172	\$180	\$231
59	\$136	\$159	\$175	\$187	\$195	\$252
60	\$146	\$172	\$190	\$203	\$213	\$272
61	\$157	\$185	\$203	\$218	\$228	\$293
62	\$167	\$198	\$218	\$234	\$244	\$313
63	\$182	\$216	\$236	\$252	\$264	\$339
64	\$198	\$234	\$257	\$272	\$285	\$364
65	\$213	\$252	\$275	\$293	\$308	\$388
66	\$228	\$267	\$295	\$313	\$329	\$413
67	\$244	\$285	\$313	\$334	\$349	\$439
68	\$272	\$318	\$352	\$375	\$390	\$493
69	\$300	\$354	\$390	\$413	\$434	\$547
70	\$329	\$388	\$426	\$454	\$475	\$598
71	\$357	\$421	\$465	\$495	\$518	\$652
72	\$385	\$454	\$503	\$534	\$560	\$706
73	\$457	\$542	\$598	\$637	\$667	\$839
74	\$531	\$629	\$696	\$739	\$775	\$973
75	\$603	\$716	\$793	\$844	\$883	\$1,109
76	\$675	\$803	\$888	\$947	\$991	\$1,242
77	\$750	\$891	\$986	\$1,050	\$1,099	\$1,376
78	\$842	\$1,001	\$1,109	\$1,181	\$1,237	\$1,548
79	\$932	\$1,111	\$1,232	\$1,312	\$1,376	\$1,717
80	\$1,024	\$1,224	\$1,355	\$1,445	\$1,514	\$1,887
81	\$1,117	\$1,335	\$1,478	\$1,576	\$1,650	\$2,056
82	\$1,209	\$1,445	\$1,604	\$1,707	\$1,789	\$2,228
83	\$1,355	\$1,625	\$1,804	\$1,923	\$2,015	\$2,503
84	\$1,504	\$1,804	\$2,005	\$2,138	\$2,241	\$2,777
85	\$1,653	\$1,984	\$2,205	\$2,351	\$2,467	\$3,052
86	\$1,799	\$2,164	\$2,408	\$2,567	\$2,690	\$3,327
87	\$1,948	\$2,343	\$2,608	\$2,780	\$2,916	\$3,601
88	\$2,187	\$2,636	\$2,934	\$3,129	\$3,283	\$4,045
89	\$2,426	\$2,926	\$3,260	\$3,478	\$3,650	\$4,492
90	\$2,664	\$3,219	\$3,588	\$3,827	\$4,017	\$4,936
91	\$2,903	\$3,509	\$3,914	\$4,176	\$4,384	\$5,380
92	\$3,142	\$3,801	\$4,240	\$4,525	\$4,751	\$5,824
93	\$3,527	\$4,274	\$4,772	\$5,095	\$5,349	\$6,543
94	\$3,912	\$4,746	\$5,303	\$5,662	\$5,947	\$7,264
95	\$4,297	\$5,218	\$5,834	\$6,230	\$6,545	\$7,983
96	\$4,682	\$5,691	\$6,366	\$6,799	\$7,143	\$8,701
97+	\$5,067	\$6,165	\$6,897	\$7,367	\$7,741	\$9,420

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 2LTCIP0001(PA)

At-Home Advantage

Base Premiums for: \$10/Day NH, HHC Daily Max = 75% of NH

0-Day Elimination Period

Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$31	\$33	\$36	\$39	\$39	\$49
30	\$33	\$36	\$39	\$41	\$44	\$54
31	\$36	\$39	\$41	\$44	\$46	\$59
32	\$36	\$41	\$46	\$49	\$49	\$62
33	\$39	\$44	\$49	\$51	\$54	\$67
34	\$41	\$46	\$51	\$54	\$56	\$72
35	\$44	\$49	\$54	\$56	\$59	\$74
36	\$46	\$54	\$56	\$62	\$64	\$80
37	\$49	\$56	\$59	\$64	\$67	\$85
38	\$51	\$59	\$64	\$69	\$72	\$90
39	\$54	\$62	\$69	\$72	\$77	\$98
40	\$59	\$67	\$72	\$77	\$80	\$103
41	\$62	\$69	\$77	\$82	\$85	\$108
42	\$64	\$74	\$80	\$85	\$90	\$116
43	\$69	\$80	\$87	\$92	\$95	\$123
44	\$72	\$85	\$92	\$98	\$103	\$131
45	\$77	\$87	\$98	\$103	\$108	\$139
46	\$80	\$92	\$103	\$110	\$116	\$149
47	\$85	\$98	\$108	\$116	\$121	\$157
48	\$87	\$100	\$110	\$118	\$126	\$162
49	\$87	\$103	\$113	\$121	\$128	\$167
50	\$90	\$105	\$118	\$126	\$131	\$169
51	\$92	\$108	\$121	\$128	\$136	\$175
52	\$95	\$110	\$123	\$131	\$139	\$180
53	\$100	\$118	\$131	\$139	\$146	\$190
54	\$105	\$123	\$139	\$146	\$154	\$200
55	\$110	\$131	\$144	\$154	\$162	\$210
56	\$116	\$136	\$151	\$162	\$172	\$221
57	\$121	\$144	\$159	\$169	\$180	\$231
58	\$133	\$157	\$175	\$187	\$195	\$254
59	\$144	\$172	\$190	\$203	\$213	\$275
60	\$154	\$185	\$205	\$218	\$231	\$298
61	\$167	\$198	\$221	\$236	\$246	\$321
62	\$177	\$210	\$236	\$252	\$264	\$341
63	\$193	\$231	\$254	\$272	\$287	\$370
64	\$210	\$249	\$275	\$295	\$308	\$395
65	\$226	\$267	\$295	\$316	\$331	\$424
66	\$241	\$285	\$316	\$336	\$354	\$449
67	\$257	\$303	\$336	\$357	\$375	\$477
68	\$285	\$339	\$375	\$400	\$421	\$534
69	\$316	\$375	\$416	\$444	\$465	\$590
70	\$344	\$411	\$454	\$485	\$508	\$647
71	\$375	\$447	\$495	\$529	\$554	\$703
72	\$403	\$483	\$534	\$570	\$598	\$760
73	\$480	\$572	\$637	\$680	\$714	\$901
74	\$554	\$665	\$739	\$788	\$827	\$1,045
75	\$631	\$755	\$839	\$898	\$939	\$1,186
76	\$706	\$847	\$942	\$1,006	\$1,055	\$1,327
77	\$783	\$939	\$1,045	\$1,114	\$1,168	\$1,471
78	\$878	\$1,055	\$1,173	\$1,253	\$1,314	\$1,650
79	\$973	\$1,170	\$1,304	\$1,391	\$1,458	\$1,828
80	\$1,070	\$1,286	\$1,435	\$1,530	\$1,604	\$2,007
81	\$1,165	\$1,404	\$1,563	\$1,668	\$1,751	\$2,187
82	\$1,260	\$1,520	\$1,694	\$1,807	\$1,894	\$2,367
83	\$1,414	\$1,707	\$1,905	\$2,030	\$2,130	\$2,654
84	\$1,568	\$1,894	\$2,112	\$2,256	\$2,367	\$2,942
85	\$1,720	\$2,082	\$2,323	\$2,480	\$2,603	\$3,229
86	\$1,874	\$2,269	\$2,533	\$2,705	\$2,839	\$3,519
87	\$2,028	\$2,456	\$2,744	\$2,929	\$3,075	\$3,807
88	\$2,277	\$2,762	\$3,085	\$3,293	\$3,457	\$4,269
89	\$2,523	\$3,065	\$3,427	\$3,658	\$3,840	\$4,733
90	\$2,770	\$3,368	\$3,768	\$4,022	\$4,222	\$5,198
91	\$3,016	\$3,671	\$4,107	\$4,384	\$4,605	\$5,660
92	\$3,265	\$3,976	\$4,448	\$4,749	\$4,987	\$6,124
93	\$3,663	\$4,466	\$5,003	\$5,339	\$5,608	\$6,869
94	\$4,061	\$4,959	\$5,555	\$5,929	\$6,227	\$7,616
95	\$4,459	\$5,449	\$6,106	\$6,520	\$6,848	\$8,363
96	\$4,856	\$5,940	\$6,658	\$7,110	\$7,469	\$9,107
97+	\$5,254	\$6,432	\$7,213	\$7,700	\$8,091	\$9,854

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue Age	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$31	\$36	\$39	\$41	\$41	\$54
30	\$33	\$39	\$41	\$44	\$46	\$59
31	\$36	\$41	\$44	\$46	\$49	\$64
32	\$39	\$44	\$49	\$51	\$54	\$69
33	\$41	\$46	\$51	\$54	\$56	\$74
34	\$44	\$49	\$54	\$56	\$62	\$80
35	\$46	\$51	\$56	\$62	\$64	\$85
36	\$49	\$56	\$62	\$64	\$67	\$87
37	\$51	\$59	\$64	\$69	\$72	\$92
38	\$54	\$62	\$69	\$72	\$77	\$100
39	\$56	\$67	\$72	\$77	\$82	\$108
40	\$62	\$69	\$77	\$82	\$87	\$113
41	\$64	\$74	\$82	\$87	\$92	\$121
42	\$67	\$77	\$85	\$92	\$98	\$126
43	\$72	\$82	\$92	\$98	\$103	\$136
44	\$74	\$87	\$98	\$105	\$110	\$144
45	\$80	\$92	\$103	\$110	\$118	\$154
46	\$85	\$98	\$110	\$118	\$123	\$164
47	\$87	\$103	\$116	\$123	\$131	\$172
48	\$90	\$108	\$118	\$128	\$133	\$177
49	\$92	\$110	\$121	\$131	\$139	\$182
50	\$95	\$113	\$126	\$133	\$141	\$187
51	\$98	\$116	\$128	\$139	\$146	\$193
52	\$100	\$118	\$131	\$141	\$149	\$198
53	\$105	\$126	\$139	\$151	\$159	\$208
54	\$110	\$131	\$146	\$159	\$167	\$221
55	\$116	\$139	\$154	\$167	\$177	\$231
56	\$123	\$146	\$162	\$175	\$185	\$241
57	\$128	\$151	\$169	\$182	\$193	\$254
58	\$141	\$167	\$187	\$200	\$213	\$277
59	\$151	\$182	\$203	\$218	\$231	\$300
60	\$164	\$195	\$218	\$236	\$249	\$323
61	\$175	\$210	\$236	\$254	\$267	\$347
62	\$187	\$226	\$252	\$270	\$285	\$372
63	\$203	\$244	\$272	\$293	\$308	\$400
64	\$221	\$264	\$293	\$316	\$331	\$429
65	\$236	\$282	\$316	\$336	\$354	\$457
66	\$254	\$303	\$336	\$359	\$377	\$485
67	\$270	\$321	\$357	\$382	\$400	\$513
68	\$300	\$359	\$398	\$426	\$449	\$572
69	\$331	\$395	\$441	\$472	\$495	\$634
70	\$362	\$434	\$483	\$516	\$544	\$693
71	\$393	\$470	\$526	\$562	\$590	\$752
72	\$424	\$508	\$567	\$608	\$639	\$814
73	\$501	\$603	\$675	\$721	\$757	\$963
74	\$580	\$701	\$783	\$837	\$878	\$1,114
75	\$660	\$796	\$888	\$950	\$998	\$1,263
76	\$739	\$891	\$996	\$1,065	\$1,119	\$1,414
77	\$816	\$986	\$1,104	\$1,181	\$1,237	\$1,563
78	\$916	\$1,109	\$1,240	\$1,324	\$1,391	\$1,753
79	\$1,014	\$1,229	\$1,376	\$1,471	\$1,543	\$1,941
80	\$1,114	\$1,350	\$1,512	\$1,615	\$1,697	\$2,128
81	\$1,214	\$1,471	\$1,648	\$1,761	\$1,848	\$2,315
82	\$1,312	\$1,594	\$1,784	\$1,907	\$2,000	\$2,505
83	\$1,471	\$1,789	\$2,002	\$2,141	\$2,249	\$2,806
84	\$1,630	\$1,984	\$2,223	\$2,374	\$2,495	\$3,108
85	\$1,789	\$2,179	\$2,441	\$2,610	\$2,741	\$3,409
86	\$1,948	\$2,374	\$2,662	\$2,844	\$2,988	\$3,709
87	\$2,107	\$2,572	\$2,883	\$3,078	\$3,234	\$4,012
88	\$2,364	\$2,888	\$3,237	\$3,457	\$3,632	\$4,494
89	\$2,621	\$3,203	\$3,591	\$3,837	\$4,030	\$4,977
90	\$2,875	\$3,519	\$3,948	\$4,215	\$4,428	\$5,460
91	\$3,131	\$3,835	\$4,302	\$4,595	\$4,826	\$5,942
92	\$3,388	\$4,151	\$4,659	\$4,972	\$5,223	\$6,425
93	\$3,799	\$4,659	\$5,231	\$5,585	\$5,868	\$7,197
94	\$4,210	\$5,170	\$5,806	\$6,196	\$6,509	\$7,970
95	\$4,620	\$5,680	\$6,378	\$6,810	\$7,154	\$8,743
96	\$5,031	\$6,189	\$6,953	\$7,421	\$7,798	\$9,515
97+	\$5,442	\$6,699	\$7,528	\$8,032	\$8,440	\$10,290

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 125% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$31	\$36	\$39	\$44	\$46	\$59
30	\$33	\$39	\$44	\$46	\$49	\$67
31	\$36	\$44	\$46	\$51	\$54	\$72
32	\$41	\$46	\$51	\$54	\$56	\$77
33	\$44	\$49	\$54	\$59	\$62	\$82
34	\$46	\$51	\$56	\$62	\$64	\$87
35	\$49	\$54	\$62	\$67	\$69	\$92
36	\$51	\$59	\$64	\$69	\$74	\$98
37	\$54	\$62	\$67	\$74	\$77	\$105
38	\$56	\$64	\$72	\$80	\$82	\$110
39	\$59	\$69	\$77	\$85	\$87	\$118
40	\$64	\$74	\$82	\$90	\$95	\$126
41	\$67	\$77	\$87	\$95	\$100	\$133
42	\$69	\$82	\$92	\$100	\$105	\$141
43	\$74	\$87	\$98	\$105	\$113	\$151
44	\$80	\$92	\$105	\$113	\$121	\$162
45	\$85	\$100	\$110	\$121	\$128	\$172
46	\$87	\$105	\$118	\$128	\$133	\$182
47	\$92	\$110	\$123	\$133	\$141	\$193
48	\$95	\$113	\$128	\$139	\$146	\$198
49	\$98	\$116	\$131	\$141	\$151	\$203
50	\$100	\$121	\$133	\$146	\$154	\$208
51	\$103	\$123	\$139	\$149	\$159	\$213
52	\$105	\$126	\$141	\$154	\$164	\$218
53	\$110	\$133	\$151	\$162	\$172	\$231
54	\$118	\$141	\$159	\$172	\$182	\$244
55	\$123	\$149	\$167	\$180	\$193	\$254
56	\$128	\$157	\$175	\$190	\$200	\$267
57	\$136	\$164	\$185	\$198	\$210	\$280
58	\$149	\$180	\$200	\$218	\$231	\$305
59	\$162	\$195	\$218	\$236	\$249	\$331
60	\$172	\$210	\$236	\$254	\$270	\$354
61	\$185	\$226	\$254	\$275	\$290	\$380
62	\$198	\$241	\$272	\$293	\$311	\$406
63	\$216	\$259	\$293	\$316	\$334	\$436
64	\$234	\$280	\$316	\$339	\$359	\$467
65	\$249	\$300	\$336	\$362	\$382	\$495
66	\$267	\$321	\$359	\$385	\$408	\$526
67	\$285	\$341	\$382	\$411	\$431	\$557
68	\$316	\$380	\$426	\$457	\$483	\$619
69	\$349	\$421	\$470	\$506	\$531	\$683
70	\$380	\$459	\$516	\$552	\$583	\$747
71	\$411	\$498	\$560	\$601	\$631	\$811
72	\$444	\$539	\$603	\$649	\$683	\$875
73	\$526	\$639	\$716	\$770	\$809	\$1,034
74	\$608	\$739	\$829	\$891	\$937	\$1,194
75	\$690	\$839	\$942	\$1,011	\$1,063	\$1,353
76	\$773	\$939	\$1,055	\$1,132	\$1,191	\$1,512
77	\$855	\$1,040	\$1,168	\$1,253	\$1,317	\$1,671
78	\$957	\$1,168	\$1,312	\$1,407	\$1,478	\$1,869
79	\$1,060	\$1,294	\$1,455	\$1,558	\$1,638	\$2,066
80	\$1,163	\$1,419	\$1,597	\$1,712	\$1,799	\$2,264
81	\$1,265	\$1,548	\$1,740	\$1,863	\$1,958	\$2,462
82	\$1,368	\$1,674	\$1,884	\$2,018	\$2,118	\$2,662
83	\$1,535	\$1,879	\$2,112	\$2,261	\$2,377	\$2,977
84	\$1,699	\$2,084	\$2,343	\$2,508	\$2,634	\$3,293
85	\$1,866	\$2,287	\$2,575	\$2,752	\$2,893	\$3,609
86	\$2,030	\$2,492	\$2,803	\$2,998	\$3,149	\$3,925
87	\$2,195	\$2,695	\$3,034	\$3,244	\$3,409	\$4,240
88	\$2,459	\$3,026	\$3,404	\$3,640	\$3,825	\$4,743
89	\$2,726	\$3,355	\$3,776	\$4,032	\$4,238	\$5,247
90	\$2,990	\$3,683	\$4,145	\$4,428	\$4,654	\$5,750
91	\$3,255	\$4,012	\$4,515	\$4,823	\$5,069	\$6,250
92	\$3,519	\$4,340	\$4,887	\$5,218	\$5,483	\$6,753
93	\$3,945	\$4,872	\$5,483	\$5,852	\$6,150	\$7,557
94	\$4,369	\$5,401	\$6,081	\$6,489	\$6,817	\$8,358
95	\$4,795	\$5,929	\$6,676	\$7,123	\$7,487	\$9,158
96	\$5,218	\$6,461	\$7,274	\$7,759	\$8,155	\$9,959
97+	\$5,642	\$6,989	\$7,870	\$8,393	\$8,822	\$10,763

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Proposed Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 150% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue <u>Age</u>	Benefit Period:					<u>Lifetime</u>
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	
<= 29	\$33	\$39	\$41	\$46	\$49	\$67
30	\$36	\$41	\$46	\$49	\$51	\$72
31	\$39	\$44	\$49	\$54	\$56	\$80
32	\$41	\$49	\$54	\$56	\$62	\$85
33	\$44	\$51	\$56	\$62	\$67	\$90
34	\$46	\$54	\$62	\$67	\$69	\$98
35	\$49	\$56	\$64	\$69	\$74	\$103
36	\$51	\$62	\$69	\$74	\$80	\$108
37	\$54	\$64	\$72	\$80	\$82	\$116
38	\$59	\$69	\$77	\$85	\$90	\$123
39	\$62	\$72	\$82	\$90	\$95	\$131
40	\$67	\$77	\$87	\$95	\$100	\$139
41	\$69	\$82	\$92	\$100	\$108	\$146
42	\$72	\$87	\$98	\$105	\$113	\$157
43	\$77	\$92	\$105	\$113	\$121	\$167
44	\$82	\$98	\$110	\$121	\$128	\$177
45	\$87	\$105	\$118	\$128	\$136	\$190
46	\$92	\$110	\$126	\$136	\$146	\$200
47	\$98	\$116	\$131	\$144	\$154	\$210
48	\$100	\$121	\$136	\$149	\$159	\$216
49	\$103	\$123	\$141	\$154	\$162	\$223
50	\$105	\$126	\$144	\$157	\$167	\$228
51	\$108	\$131	\$149	\$162	\$172	\$234
52	\$110	\$133	\$151	\$167	\$177	\$239
53	\$118	\$141	\$162	\$175	\$187	\$254
54	\$123	\$149	\$169	\$185	\$198	\$267
55	\$131	\$157	\$180	\$195	\$208	\$280
56	\$136	\$167	\$187	\$205	\$218	\$293
57	\$144	\$175	\$198	\$216	\$228	\$305
58	\$157	\$190	\$216	\$234	\$249	\$331
59	\$169	\$205	\$234	\$254	\$270	\$359
60	\$182	\$223	\$254	\$275	\$290	\$388
61	\$195	\$239	\$272	\$295	\$313	\$413
62	\$208	\$257	\$290	\$316	\$334	\$441
63	\$226	\$277	\$313	\$339	\$359	\$472
64	\$244	\$298	\$336	\$364	\$385	\$503
65	\$262	\$318	\$359	\$388	\$411	\$536
66	\$280	\$339	\$382	\$413	\$436	\$567
67	\$298	\$362	\$406	\$436	\$462	\$598
68	\$331	\$403	\$452	\$488	\$513	\$665
69	\$364	\$444	\$501	\$539	\$567	\$734
70	\$398	\$485	\$547	\$588	\$621	\$801
71	\$431	\$526	\$593	\$639	\$673	\$868
72	\$465	\$567	\$642	\$690	\$726	\$937
73	\$549	\$673	\$760	\$816	\$860	\$1,104
74	\$637	\$778	\$878	\$945	\$993	\$1,273
75	\$721	\$883	\$998	\$1,073	\$1,129	\$1,440
76	\$806	\$988	\$1,117	\$1,199	\$1,263	\$1,609
77	\$891	\$1,093	\$1,235	\$1,327	\$1,396	\$1,776
78	\$998	\$1,224	\$1,384	\$1,486	\$1,563	\$1,984
79	\$1,104	\$1,358	\$1,535	\$1,648	\$1,733	\$2,192
80	\$1,212	\$1,491	\$1,684	\$1,807	\$1,899	\$2,400
81	\$1,319	\$1,622	\$1,833	\$1,966	\$2,069	\$2,608
82	\$1,427	\$1,756	\$1,984	\$2,128	\$2,236	\$2,816
83	\$1,597	\$1,969	\$2,223	\$2,385	\$2,505	\$3,147
84	\$1,769	\$2,182	\$2,464	\$2,639	\$2,775	\$3,478
85	\$1,941	\$2,395	\$2,705	\$2,895	\$3,044	\$3,807
86	\$2,110	\$2,608	\$2,944	\$3,152	\$3,314	\$4,138
87	\$2,282	\$2,821	\$3,185	\$3,409	\$3,583	\$4,469
88	\$2,557	\$3,162	\$3,570	\$3,819	\$4,017	\$4,992
89	\$2,831	\$3,506	\$3,958	\$4,230	\$4,448	\$5,513
90	\$3,103	\$3,848	\$4,343	\$4,641	\$4,879	\$6,037
91	\$3,378	\$4,189	\$4,728	\$5,054	\$5,311	\$6,561
92	\$3,653	\$4,533	\$5,116	\$5,465	\$5,744	\$7,084
93	\$4,091	\$5,082	\$5,734	\$6,122	\$6,435	\$7,916
94	\$4,528	\$5,632	\$6,355	\$6,781	\$7,128	\$8,748
95	\$4,967	\$6,181	\$6,974	\$7,439	\$7,821	\$9,577
96	\$5,406	\$6,730	\$7,595	\$8,098	\$8,512	\$10,408
97+	\$5,845	\$7,279	\$8,214	\$8,758	\$9,205	\$11,237

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Continental General Insurance Company
Long Term Care Form 2LTCIP0001(PA)
Factors to Apply to Base Rates to Add:

Issue Age	Compound	Compound	Simple	Cost of Living
	Uncapped	Capped		
	<u>Inflation</u>	<u>Inflation</u>	<u>Inflation</u>	<u>Inflation</u>
	<u>2LTCIE0011</u>	<u>2LTCIE0019</u>	<u>2LTCIE0012</u>	<u>1LTCIE0013</u>
<= 29	3.16	1.85	1.63	1.05
30	3.12	1.85	1.62	1.05
31	3.09	1.85	1.62	1.05
32	3.05	1.85	1.62	1.05
33	3.01	1.85	1.62	1.05
34	2.98	1.85	1.62	1.05
35	2.94	1.85	1.61	1.05
36	2.91	1.85	1.61	1.05
37	2.87	1.85	1.61	1.05
38	2.84	1.85	1.61	1.05
39	2.80	1.85	1.61	1.05
40	2.77	1.85	1.60	1.05
41	2.73	1.85	1.60	1.05
42	2.70	1.85	1.60	1.05
43	2.67	1.85	1.60	1.05
44	2.64	1.85	1.60	1.05
45	2.60	1.85	1.59	1.05
46	2.57	1.85	1.59	1.05
47	2.54	1.85	1.59	1.05
48	2.51	1.85	1.59	1.05
49	2.48	1.85	1.59	1.05
50	2.46	1.85	1.58	1.05
51	2.43	1.85	1.58	1.05
52	2.40	1.85	1.58	1.05
53	2.36	1.85	1.58	1.05
54	2.32	1.85	1.58	1.05
55	2.28	1.85	1.57	1.05
56	2.24	1.85	1.57	1.05
57	2.20	1.85	1.57	1.05
58	2.15	1.84	1.57	1.05
59	2.10	1.83	1.56	1.05
60	2.06	1.82	1.56	1.05
61	2.01	1.81	1.55	1.05
62	1.96	1.80	1.55	1.05
63	1.93	1.77	1.54	1.05
64	1.90	1.74	1.53	1.05
65	1.88	1.71	1.52	1.05
66	1.85	1.68	1.52	1.05
67	1.82	1.65	1.51	1.05
68	1.79	1.63	1.51	1.05
69	1.75	1.61	1.50	1.05
70	1.72	1.59	1.50	1.05
71	1.68	1.57	1.50	1.05
72	1.65	1.55	1.50	1.05
73	1.61	1.52	1.48	1.05
74	1.57	1.49	1.46	1.05
75	1.53	1.46	1.44	1.05
76	1.49	1.43	1.42	1.05
77	1.45	1.40	1.40	1.05
78	1.43	1.37	1.38	1.05
79	1.41	1.34	1.36	1.05
80	1.39	1.31	1.34	1.05
81	1.37	1.28	1.32	1.05
82	1.35	1.25	1.30	1.05
83	1.33	1.24	1.28	1.05
84	1.31	1.22	1.27	1.05
85	1.29	1.21	1.25	1.05
86	1.27	1.20	1.23	1.05
87	1.25	1.18	1.22	1.05
88	1.23	1.17	1.20	1.05
89	1.21	1.16	1.18	1.05
90	1.19	1.14	1.17	1.05
91	1.17	1.13	1.15	1.05
92	1.15	1.12	1.13	1.05
93	1.13	1.10	1.12	1.05
94	1.11	1.09	1.10	1.05
95	1.09	1.08	1.08	1.05
96	1.07	1.06	1.07	1.05
97+	1.05	1.05	1.05	1.05

Continental General Insurance Company
Long Term Care Form 2LTCIP0001(PA)
Payment Method Adjustment Factors

Issue Age	10-pay Factor <u>2LTCIE0038</u>	Single Premium Factor <u>2LTCIE0037</u>	Paid up at 65 Factor <u>2LTCIE0039</u>
<= 29	3.65	31.50	1.07
30	3.57	30.84	1.11
31	3.49	30.18	1.14
32	3.42	29.52	1.17
33	3.34	28.86	1.20
34	3.27	28.20	1.23
35	3.19	27.54	1.26
36	3.11	26.89	1.29
37	3.04	26.23	1.32
38	2.97	25.64	1.36
39	2.90	25.06	1.39
40	2.84	24.47	1.43
41	2.77	23.89	1.46
42	2.70	23.30	1.50
43	2.64	22.78	1.54
44	2.58	22.26	1.58
45	2.52	21.74	1.62
46	2.46	21.22	1.66
47	2.40	20.70	1.70
48	2.36	20.24	1.74
49	2.32	19.78	1.78
50	2.28	19.32	1.82
51	2.24	18.86	1.86
52	2.20	18.40	1.90
53	2.18	18.28	2.02
54	2.16	18.16	2.14
55	2.14	18.04	2.26
56	2.12	17.92	2.38
57	2.10	17.80	2.50
58	2.04	17.24	3.04
59	1.98	16.68	3.58
60	1.92	16.12	4.12
61	1.86	15.56	4.66
62	1.80	15.00	5.20
63	1.80	14.66	9.76
64	1.80	14.32	14.32
65	1.80	13.98	
66	1.80	13.64	
67	1.80	13.30	
68	1.74	12.74	
69	1.68	12.18	
70	1.62	11.62	
71	1.56	11.06	
72	1.50	10.50	
73	1.46	10.02	
74	1.42	9.54	
75	1.38	9.06	
76	1.34	8.58	
77	1.30	8.10	
78	1.26	7.66	
79	1.22	7.22	
80	1.18	6.78	
81	1.14	6.34	
82	1.10	5.90	
83	1.10	5.46	
84+	1.10	5.02	

Continental General Insurance Company
Long Term Care Form 2LTCIP0001(PA)

Rider to add Shared Extended Expense option (1LTCIE0015):

<u>Both spouses purchase B.P. of</u>	<u>Additional Shared Benefit Period Purchased</u>					
	<u>1-Year</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>
2 years	1.15	1.20	-	-	-	-
3	1.10	1.15	1.18	-	-	-
4	1.07	1.10	1.15	1.16	-	-
5	1.06	1.08	1.10	1.13	1.15	-
6	1.03	1.06	1.08	1.10	1.11	1.12

Factors to go from 0-day Elimination period to:

20-day	0.96
60-day	0.88
90-day	0.83
180-day	0.75

Rider to add Nonforfeiture option (2LTCIE0010):

1.05

Rider to add Dual Waiver of Premium option (1LTCIE0014):

1.06

Rider to add Survivorship Waiver of Premium option (2LTCIE0026):

1.05

Rider to add Restoration of Benefits Option (2LTCIE0021):

<u>Benefit Period Purchased</u>	<u>Rider Cost Factor</u>
2 years	1.05
3 years	1.04
4 years	1.03
5 years	1.02
6 years	1.01
Lifetime	1.00

Rider to add Monthly Adjudication of Benefits Option (2LTCIE0020):

<u>Home Care % Purchased</u>	<u>Rider Cost Factor</u>
50%	1.09
75%	1.08
100%	1.06
125%	1.06
150%	1.06

Current Rates

Continental General Insurance Company Policy Form: 4LTCIP0001-PA

Base Rates per \$10 of Daily Benefit Benefit Periods*

	365 Days	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	Unlimited
Nursing Home	47.56	63.42	77.32	87.60	99.66	116.52	149.35
Assisted Living Facility	15.85	21.15	25.77	29.20	33.22	38.83	49.78
Home Health Care	6.47	8.63	10.52	11.92	13.56	15.85	20.32

* Benefit Periods between years are interpolated between full year benefit periods

Example: Rate for a 1,000 day BP would be calculated as follows:

730 day rate x (1095 - 1000) / (1095 - 730) + 1095 day rate x (1000 - 730) / (1095 - 730)

63.42 x (95 / 365) + 77.32 x (270 / 365) = 73.7

Unlimited is assumed to be 3650 days for purposes of interpolating.

Elimination Period Factors

Benefit	Elimination Period										
	0 Day	20 Day	30 Day	50 Day	60 Day	90 Day	100 Day	120 Day	150 Day	180 Day	365 Day
NH and ALF	1.43	1.33	1.28	1.20	1.17	1.02	1.00	0.97	0.92	0.87	0.82
HHC	2.50	2.20	1.93	1.50	1.35	1.05	1.00	0.88	0.75	0.55	0.50

Proposed Rates

Continental General Insurance Company Policy Form: 4LTCIP0001-PA

Base Rates per \$10 of Daily Benefit Benefit Periods*

	365 Days	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	Unlimited
Nursing Home	59.45	79.28	96.65	109.50	124.57	145.65	186.69
Assisted Living Facility	19.81	26.43	32.21	36.49	41.52	48.54	62.22
Home Health Care	8.09	10.78	13.14	14.90	16.95	19.81	25.40

* Benefit Periods between years are interpolated between full year benefit periods

Example: Rate for a 1,000 day BP would be calculated as follows:

$730 \text{ day rate} \times (1095 - 1000) / (1095 - 730) + 1095 \text{ day rate} \times (1000 - 730) / (1095 - 730)$

$79.28 \times (95 / 365) + 96.65 \times (270 / 365) = 92.13$

Unlimited is assumed to be 3650 days for purposes of interpolating.

Elimination Period Factors

Benefit	Elimination Period										
	0 Day	20 Day	30 Day	50 Day	60 Day	90 Day	100 Day	120 Day	150 Day	180 Day	365 Day
NH and ALF	1.43	1.33	1.28	1.20	1.17	1.02	1.00	0.97	0.92	0.87	0.82
HHC	2.50	2.20	1.93	1.50	1.35	1.05	1.00	0.88	0.75	0.55	0.50

Continental General Insurance Company
Policy Form: 4LTCIP0001-PA

Age Factors

Issue Age	Non-Lifetime Benefit Periods	Lifetime Benefit Period
18 - 25	0.28	0.27
26	0.29	0.28
27	0.30	0.29
28	0.31	0.30
29	0.31	0.30
30	0.32	0.31
31	0.32	0.31
32	0.33	0.32
33	0.34	0.33
34	0.34	0.33
35	0.35	0.34
36	0.35	0.34
37	0.36	0.35
38	0.37	0.36
39	0.38	0.37
40	0.39	0.38
41	0.40	0.39
42	0.41	0.40
43	0.43	0.42
44	0.45	0.44
45	0.48	0.46
46	0.50	0.48
47	0.52	0.50
48	0.54	0.52
49	0.57	0.54
50	0.59	0.56
51	0.62	0.58
52	0.64	0.60
53	0.68	0.63
54	0.72	0.67
55	0.75	0.70
56	0.79	0.73
57	0.83	0.77
58	0.86	0.80
59	0.90	0.84
60	0.93	0.88
61	0.97	0.94
62	1.00	1.00
63	1.10	1.11
64	1.21	1.21
65	1.31	1.32
66	1.42	1.43
67	1.52	1.53
68	1.70	1.72
69	1.87	1.90
70	2.05	2.09
71	2.22	2.27
72	2.40	2.45
73	2.75	2.90
74	3.10	3.35
75	3.45	3.80
76	3.80	4.25
77	4.15	4.70
78	4.72	5.16
79	5.29	5.62
80	5.86	6.08
81	6.43	6.54
82	7.00	7.00
83	7.96	7.96
84	8.77	8.77
85	9.29	9.19
86	9.74	9.53
87	10.40	10.18
88	11.06	10.82
89	11.70	11.45
90	12.35	11.95
91	13.00	12.58
92	13.66	13.22
93	14.33	13.87
94	15.01	14.53
95	17.13	16.39
96	18.27	17.52
97	19.34	18.59
98	20.39	19.65
99	21.45	20.71
100	22.50	21.76

Continental General Insurance Company
Policy Form: 4LTCIP0001-PA
Rider Forms: 4LTCIE0001-ACC, 4LTCIE0001-PDNH, 4LTCIE0001-ENH, 4LTCIE0001-MHC, 4LTCIE0001-EHHC, 4LTCIE0001-NFB, 4LTCIE0001-DWP, 4LTCIE0001-JC

(Cost of Module is a Percentage of Premium)

Module Name			Rate
Accelerated Payment Option			
5 years	+	45%	of the total rate
10 years	+	25%	of the total rate
Prescription Drug Benefit In A Nursing Home			
1X Daily Benefit Per Month	+	3.0%	of the NH rate including any BIO selected
2X Daily Benefit Per Month	+	7.0%	of the NH rate including any BIO selected
3X Daily Benefit Per Month	+	10.0%	of the NH rate including any BIO selected
Nursing Home Enhancement Rider	+	3.0%	of the NH rate including any BIO selected
Nursing Home Indemnity Payment			
Lifetime Waiver of Premium			
NH Restoration of Benefits			
Monthly HHC	+	35.0%	of the HC rate including any BIO selected
Alternative Payment Benefit			
15X Daily Benefit Per Month	+	27.0%	of the HC rate including any BIO selected
Home Health Care Enhancement Rider	+	10.0%	of the HC rate including any BIO selected
Therapeutic Device			
Medical Alert			
Home Modification			
Shortened Benefit Period	+	10.0%	of the Entire rate
Dual Waiver of Premium	+	4.0%	of the NH rate including any BIO selected
Joint Policy	-	15.0%	of the Entire rate
Rate Guarantee			
4 - 10 Year Rate Guarantee	+	1.0%	Per Year beyond year 3 (eg 8 Yr = 5%)
11 - 20 Year Rate Guarantee	+	1.5%	Per Year beyond year 3 (eg 18 Yr = 22.5%)

Great American Life Insurance Company
Policy Form: 4LTCIP0001-PA
Rider Forms: 4LTCIE0001-SWP10, 4LTCIE0001-FSWP and 4LTCIE0001-FROB

Survivorship - Paid Up Benefit Rider

Issue Age	Years With No Death	
	0/0	10/10
< 66	12.0%	7.0%
>= 66	17.0%	7.0%

Full Restoration of Benefits

Maximum Benefit Period	Percent Increase
< 2.5 Years	6.0%
greater than or equal to 2.5 but < 3.5 Years	4.0%
greater than or equal to 3.5 but < 4.5 Years	3.0%
greater than or equal to 4.5 but < 5.5 Years	2.0%
greater than or equal to 5.5 Years but < Unlimited	1.0%

Continental General Insurance Company Policy Form: 4LTCIP0001-PA							Continental General Insurance Company Policy Form: 4LTCIP0001-PA							Continental General Insurance Company Policy Form: 4LTCIP0001-PA						
Rider Forms: 4LTCIE0001-FROP, 4LTCIE0001-ROP and 4LTCIE0001-GROP							Rider Forms: 4LTCIE0001-SBIO, 4LTCIE0001-CBIO, 4LTCIE0001-DBIO and 4LTCIE0001-GPO													
Limited Payment Factors							Return of Premium							Benefit Increase Options						
Issue Age	1 Pay	5 Pay	10 Pay	15 Pay	20 Pay	Paid Up at 65	Issue Age	Full No Max	Less Clms No Max	Less Clms Graded	Issue Age	Simple BIO Unlimited 5%	Unlimited 5%	2x Max 5%	Compound BIO 3x Max 5%	5% DB 3% LT Max	Delayed BIO	Guaranteed Purchase Option		
18 - 25	64.64	13.04	6.71	4.79	3.68	1.59	18 - 25	22%	14%	13%	18-25	81%	316%	24%	78%	220%	11%	1%		
26	62.41	12.59	6.48	4.62	3.55	1.62	26	23%	15%	13%	26	81%	312%	27%	84%	216%	14%	1%		
27	60.33	12.17	6.27	4.47	3.43	1.65	27	24%	16%	13%	27	80%	307%	30%	91%	213%	17%	1%		
28	59.15	11.93	6.14	4.38	3.37	1.69	28	25%	17%	13%	28	80%	302%	33%	97%	210%	20%	1%		
29	58.01	11.70	6.03	4.29	3.30	1.72	29	26%	18%	13%	29	79%	298%	36%	103%	207%	23%	1%		
30	56.92	11.48	5.91	4.21	3.24	1.75	30	27%	19%	13%	30	79%	293%	39%	109%	209%	26%	1%		
31	55.86	11.27	5.80	4.14	3.18	1.78	31	28%	20%	13%	31	79%	289%	41%	115%	206%	29%	1%		
32	54.85	11.06	5.70	4.06	3.12	1.81	32	29%	21%	13%	32	78%	284%	44%	120%	203%	31%	1%		
33	53.87	10.86	5.60	3.99	3.06	1.84	33	30%	22%	13%	33	78%	279%	46%	125%	199%	34%	1%		
34	52.92	10.67	5.50	3.91	3.01	1.88	34	31%	23%	13%	34	77%	275%	49%	131%	196%	36%	1%		
35	52.01	10.49	5.40	3.84	2.95	1.91	35	32%	24%	13%	35	77%	270%	51%	135%	193%	38%	1%		
36	51.13	10.31	5.31	3.79	2.90	1.97	36	33%	25%	13%	36	77%	265%	53%	140%	190%	41%	1%		
37	50.28	10.14	5.22	3.72	2.85	2.04	37	34%	26%	13%	37	76%	261%	55%	145%	186%	43%	1%		
38	48.92	9.88	5.08	3.62	2.80	2.10	38	35%	27%	13%	38	76%	256%	57%	149%	183%	45%	1%		
39	47.82	9.68	4.98	3.56	2.76	2.16	39	36%	28%	13%	39	75%	252%	58%	153%	180%	46%	1%		
40	46.73	9.47	4.89	3.50	2.72	2.23	40	37%	29%	13%	40	75%	247%	60%	157%	183%	48%	1%		
41	45.61	9.29	4.79	3.46	2.70	2.26	41	39%	30%	13%	41	75%	241%	61%	157%	179%	50%	1%		
42	44.50	9.10	4.70	3.40	2.67	2.30	42	40%	31%	13%	42	75%	236%	62%	158%	175%	52%	1%		
43	42.94	8.83	4.54	3.30	2.60	2.37	43	42%	33%	13%	43	75%	232%	63%	160%	172%	54%	1%		
44	41.37	8.55	4.40	3.21	2.55	2.43	44	43%	34%	13%	44	74%	227%	64%	160%	168%	55%	1%		
45	39.82	8.26	4.25	3.11	2.49	2.49	45	45%	35%	13%	45	74%	222%	65%	161%	167%	56%	1%		
46	38.28	7.98	4.11	3.02	2.42	2.55	46	47%	36%	13%	46	73%	218%	66%	162%	164%	58%	1%		
47	36.81	7.70	3.96	2.92	2.36	2.61	47	49%	37%	13%	47	73%	213%	68%	161%	160%	61%	1%		
48	35.44	7.47	3.84	2.85	2.31	2.65	48	51%	39%	13%	48	72%	210%	69%	162%	158%	63%	1%		
49	34.15	7.24	3.73	2.79	2.27	2.68	49	53%	41%	13%	49	72%	207%	70%	163%	156%	65%	1%		
50	33.00	7.02	3.62	2.72	2.23	2.72	50	56%	42%	13%	50	71%	203%	71%	163%	156%	67%	1%		
51	31.50	6.80	3.52	2.65	2.19	2.80	51	59%	44%	13%	51	71%	199%	72%	163%	153%	71%	1%		
52	30.52	6.59	3.40	2.59	2.14	2.87	52	62%	46%	13%	52	71%	196%	73%	163%	152%	74%	1%		
53	29.24	6.33	3.26	2.48	2.07	2.94	53	65%	48%	13%	53	70%	192%	74%	163%	149%	77%	1%		
54	28.09	6.10	3.14	2.39	1.99	3.02	54	68%	50%	13%	54	69%	187%	74%	161%	146%	79%	1%		
55	27.23	5.92	3.08	2.33	1.93	3.08	55	71%	52%	12%	55	69%	182%	75%	159%	142%	82%	1%		
56	26.06	5.67	2.97	2.25	1.85	3.47	56	75%	55%	11%	56	68%	177%	76%	157%	140%	86%	1%		
57	24.81	5.42	2.85	2.15	1.77	3.84	57	79%	57%	10%	57	68%	173%	78%	155%	138%	90%	1%		
58	23.94	5.27	2.79	2.12	1.77	4.21	58	82%	59%	9%	58	67%	167%	79%	152%	136%	94%	1%		
59	22.88	5.07	2.71	2.07	1.75	4.55	59	85%	61%	9%	59	65%	160%	79%	147%	131%	98%	1%		
60	22.14	4.93	2.66	2.05	1.74	4.93	60	89%	63%	8%	60	64%	155%	80%	145%	129%	102%	1%		
61	21.23	4.76	2.62	2.05	1.75		61	93%	65%	8%	61	63%	149%	80%	140%	125%	107%	1%		
62	20.59	4.66	2.59	2.04	1.76		62	98%	67%	7%	62	62%	143%	81%	136%	121%	113%	1%		
63	19.23	4.35	2.43	1.91	1.65		63	103%	70%	6%	63	62%	134%	79%	129%	116%	117%	1%		
64	18.21	4.13	2.31	1.82	1.57		64	108%	73%	5%	64	63%	125%	78%	121%	109%	119%	1%		
65	17.31	3.93	2.21	1.74	1.50		65	114%	76%	5%	65	63%	116%	77%	114%	102%		1%		
66	16.53	3.77	2.14	1.69	1.46		66	121%	80%	4%	66	63%	107%	76%	106%	95%		1%		
67	15.93	3.64	2.07	1.64	1.41		67	129%	83%	3%	67	63%	99%	74%	99%	88%		1%		
68	14.70	3.36	1.92	1.52	1.31		68	136%	87%	3%	68	61%	93%	73%	93%	83%		1%		
69	13.81	3.16	1.81	1.44	1.24		69	145%	91%	2%	69	58%	87%	71%	87%	78%		1%		
70	13.08	3.05	1.70	1.36	1.21		70	154%	95%	2%	70	55%	82%	69%	82%	74%		1%		
71	12.56	2.93	1.65	1.32	1.18		71	164%	100%	1%	71	52%	76%	68%	76%	68%		1%		
72	12.05	2.82	1.59	1.28	1.15		72	175%	105%	1%	72	50%	70%	66%	70%	63%		1%		
73	11.44	2.69	1.50	1.25	1.14		73	189%	110%	1%	73	47%	66%	63%	66%	60%		1%		
74	10.86	2.56	1.47	1.24	1.13		74	204%	116%	1%	74	45%	62%	61%	62%	56%		1%		
75	10.37	2.45	1.44	1.22	1.13		75	219%	122%		75	43%	57%	57%	57%	52%		1%		
76	9.79	2.33	1.41	1.20	1.12		76	234%	128%		76	40%	53%	53%	53%	48%		1%		
77	9.21	2.19	1.37	1.19	1.12		77	247%	132%		77	38%	49%	49%	49%	45%		1%		
78	8.95	2.14	1.35	1.18	1.11		78	258%	136%		78	36%	46%	46%	46%	42%		1%		
79	8.80	2.11	1.33	1.17	1.11		79	268%	139%		79	34%	43%	43%	43%	40%		1%		
80	8.56	2.06	1.30	1.16	1.11		80	276%	142%		80	32%	40%	40%	40%	37%		1%		
81	8.40	2.02	1.28	1.15	1.11		81	285%	145%		81	30%	37%	37%	37%	35%		1%		
82	8.15	1.96	1.26	1.14	1.11		82	294%	148%		82	28%	34%	34%	34%	32%		1%		
83	8.18	1.98	1.25	1.13	1.11		83	302%	150%		83	27%	32%	32%	32%	30%		1%		
84	8.13	1.97	1.24	1.13	1.10		84	309%	153%		84	26%	31%	31%	31%	29%		1%		
85	8.15	1.99	1.22	1.12	1.10		85	317%	155%		85	25%	29%	29%	29%	27%		1%		
86	8.11	1.98	1.21	1.12	1.10		86	328%	159%		86	24%	27%	27%	27%	26%		1%		
87	8.13	1.99	1.20	1.11	1.10		87	347%	164%		87	22%	26%	26%	26%	25%		1%		
88	8.19	1.98	1.19	1.10	1.09		88	371%	170%		88	22%	25%	25%	25%	24%		1%		
89	8.15	1.96	1.17	1.09	1.08		89	400%	178%		89	21%	24%	24%	24%	23%		1%		
90	8.21	1.96	1.16	1.08	1.07		90	434%	186%		90	20%	22%	22%	22%	21%		1%		
91	8.26	1.95	1.15	1.07	1.06		91	475%	195%		91	19%	21%	21%	21%	20%		1%		
92	8.31	1.95	1.14	1.06	1.05		92	523%	204%		92	18%	20%	20%	20%	19%		1%		
93	8.36	1.94	1.12	1.05	1.04		93	577%	214%		93	17%	19%	19%	19%	19%		1%		
94	8.40	1.94</																		

Continental General Insurance Company
Policy Form: 4LTCIP0001-PA

Rider Form: 4LTCIE0001-COIN

Discount Available for 80/20 Coinsurance Program

Lifetime	Out of Pocket Maximum											
Maximum	<u>\$10,000</u>	<u>\$20,000</u>	<u>\$25,000</u>	<u>\$30,000</u>	<u>\$35,000</u>	<u>\$40,000</u>	<u>\$50,000</u>	<u>\$75,000</u>	<u>\$100,000</u>	<u>\$125,000</u>	<u>\$150,000</u>	
\$50,000	10%											
\$75,000	9%											
\$100,000	5%	11%										
\$125,000	2%	11%	20%	20%								
\$150,000	1%	11%	15%	17%	20%							
\$175,000		10%	14%	16%	17%	20%						
\$200,000		8%	12%	15%	16%	18%						
\$225,000		6%	10%	14%	15%	17%	20%					
\$250,000		4%	7%	12%	14%	16%	19%					
\$275,000		1%	7%	10%	12%	15%	18%					
\$300,000		1%	6%	8%	10%	14%	18%					
\$325,000				4%	7%	9%	13%	17%	20%			
\$350,000				3%	6%	8%	11%	16%	19%			
\$375,000				1%	4%	8%	10%	16%	19%			
\$400,000					3%	7%	9%	15%	18%			
\$425,000					2%	5%	8%	14%	18%	20%		
\$450,000					1%	4%	7%	12%	18%	19%		
\$475,000						3%	6%	10%	17%	19%		
\$500,000						2%	4%	9%	17%	18%		
\$525,000						1%	3%	8%	17%	18%	20%	
\$550,000							2%	7%	17%	18%	20%	
\$575,000							1%	6%	16%	17%	19%	
\$600,000							1%	5%	16%	17%	19%	
\$625,000								4%	15%	17%	18%	
\$650,000								3%	13%	17%	18%	
\$675,000								2%	12%	17%	18%	
\$700,000								1%	10%	17%	18%	
\$725,000								1%	9%	17%	18%	
\$750,000								1%	8%	17%	18%	
\$775,000								1%	7%	17%	18%	
\$800,000									7%	16%	17%	
\$825,000									6%	15%	17%	
\$850,000									6%	13%	17%	
\$875,000									5%	12%	17%	
\$900,000									4%	11%	17%	
\$925,000									2%	10%	17%	
\$950,000									1%	9%	17%	
\$975,000									1%	8%	17%	
\$1,000,000									1%	8%	17%	

- indicates a cell where the program is not applicable.
Rates for options between those listed above may be calculated by interpolating between the factors listed.

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)/GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)		

Supporting Document Schedules

Bypassed - Item:	Transmittal Letter (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2019.pdf PA - Appendices.pdf PA - Exhibits.pdf PA - Actuarial Memorandum.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)/GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)		

Item Status:	
Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Please see section "13. Claim Liability and Reserve" of the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	PA - Cover Letter.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	GLTC-131962412	State Tracking #:	GLTC-131962412	Company Tracking #:	GALIC FORMS RATE INCREASE FILING FOR 201...
<hr/>					
State:	Pennsylvania	Filing Company:	Continental General Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)/GALIC FORMS RATE INCREASE FILING FOR 2019 (2LTC, 4LTC)				

Managing and Monitoring Long Term Care Risks

Risk Management processes and staffing are focused on four specific stages of the managing the claims process: Intake/New Claim Setup, Adjudication, Ongoing Management/Payment, and Claim Resolution.

Intake/New Claim Setup: By keeping the eligibility requirements-gathering process agile, significant delays are avoided that could otherwise compromise our ability to make sound claim decisions and prevent us from complying with our regulatory requirements. Since most claim notices are received telephonically, we maintain a phone unit dedicated solely to this function. This unit can accurately assess the developing circumstances that surround an early claim and guide the claimant and family through a timely and effective adjudication process while setting appropriate expectations by reviewing each insured's policy benefit information and coverage. Our proactive front-end process helps avoid "buying" claims that would otherwise happen if we just mailed a claim form.

Adjudication: As eligibility requirements are received, our extensive front-end Intake process proceeds to Adjudication. New claims are presented by the Claims Examiner to either a senior second-tier review specialist or to our Claim Committee, along with recommendations for approval, denial or further handling and disposition. The committee meets on a regular basis and consists of senior level staff with many years of experience, as well as management personnel who can discuss the claim and confirm the claim determination or offer any special guidance for handling.

It is vital that we thoroughly understand the medical circumstances that drive eligibility for each claim and that will set the stage for its development and outcome.

Ongoing Management/Payment: One of the most important risk controls for LTC claims is the active monitoring and payment of an approved, ongoing claim. Claimants that have a potential for recovery are closely monitored to ensure that the eligibility criteria continues to be met.

The protocol for reviewing ongoing claims is set by each individual claimant's medical status and recovery potential. In addition to our internal RN staff, also available to us are the services of an expert LTC Medical Director who can consult on the most difficult cases and who may also be called upon to clarify information given to us by the insured's own attending physician.

Ongoing claims are examined carefully for changes in billing patterns, changes in levels of care and breaks of confinement for possible hospital stays or other leaves. Confinement verification protocol ensures that claim payments are properly adjusted to reflect these leaves.

Claim Resolution: Controlling the trajectory of short duration claims can have a positive outcome for early claim closure and restoration of premium payment. This is often a "win-win" situation for both the company and the client.

Also, accurate and timely resolution of a client's death and accurately paying a claim to its coverage maximums prevents overpayment, recovery costs and disruption to a grieving family.

Also critical to managing risk exposure and monitoring morbidity are fraud detection controls, ongoing claims audits, and periodic updates to our expected claim costs.

Fraud: Our LTC processes include several fraud detection and mitigation controls and practices. Staff members are trained annually on several aspects of fraud including "red flags" of LTC fraud detection and will refer suspect claim activity to management for review and further action if warranted. If necessary, independent medical exams or other investigatory methods may be used to resolve outstanding concerns. All suspect claim activity is reported to the appropriate state governing agencies as required. Lastly, our Strategic Investigative Unit (SIU) is comprised of a multidisciplinary group of senior leaders who serve as a sounding board and steering committee for both specific and general fraud matters.

Claims Audits: In addition to an ongoing robust internal claims audit program, we also engage external 3rd party audit reviews, assuring that our claims processes and practices are sound and generally in line with industry practices and regulatory controls. The most recent external review occurred in 2018 and covered a sample of claims with losses occurring between 2012 and 2018.

Internal audits represent a constant feedback loop. Results are reviewed monthly with senior management staff for discussion, process improvement and training purposes.

Appendix A
Continental General Insurance Company
2LTCIP0001

Pennsylvania

Requested Rate Increase = 55%

Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	4/1/2004	to	4/1/2007
Nationwide	5/20/2003	to	12/1/2009

Rate Stabilization Date for Pennsylvania 9/16/2002

Number of Premium-Paying Policyholders and Annualized Premium as of October 31, 2018

Number of premium-paying lives in Pennsylvania	
Issued prior to Rate Stabilization	0
Issued on or after Rate Stabilization	671

	Policies	Premium
Pennsylvania	671	\$ 1,405,590
Nationwide	5,120	\$ 9,725,053

Average Annual Premium (Section 17 in Actuarial Memorandum)

The average annual premium for this form and associated riders,
prior to the rate increase, is:

Pennsylvania	2,306
Nationwide	2,071

The average annual premium for this form and associated riders in Pennsylvania,
including the impact of the requested rate increase, is: 3,574

Rate Increase History (Section 18 in Actuarial Memorandum)

Approved Rate Changes include: 15% in 2014, 20% in 2016, 20% in 2018

Lifetime Loss Ratio - Exhibit 3

The Lifetime Loss Ratio without the requested rate increase is:	99.0%
The Lifetime Loss Ratio with the requested rate increase is:	81.8%

Appendix A
Continental General Insurance Company
4LTCIP0001

Pennsylvania

Requested Rate Increase = 25%

Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	1/16/2007	to	1/1/2010
Nationwide	2/27/2006	to	3/1/2010

Rate Stabilization Date for Pennsylvania 9/16/2002

Number of Premium-Paying Policyholders and Annualized Premium as of October 31, 2018

Number of premium-paying lives in Pennsylvania	
Issued prior to Rate Stabilization	0
Issued on or after Rate Stabilization	387

	Policies	Premium
Pennsylvania	387	\$ 961,302
Nationwide	8,359	\$ 15,258,236

Average Annual Premium (Section 17 in Actuarial Memorandum)

The average annual premium for this form and associated riders,
prior to the rate increase, is:

Pennsylvania	2,743
Nationwide	2,028

The average annual premium for this form and associated riders in Pennsylvania,
including the impact of the requested rate increase, is: 3,429

Rate Increase History (Section 18 in Actuarial Memorandum)

Approved Rate Changes include: 15% in 2014, 20% in 2016, 20% in 2018

Lifetime Loss Ratio - Exhibit 3

The Lifetime Loss Ratio without the requested rate increase is:	78.2%
The Lifetime Loss Ratio with the requested rate increase is:	68.8%

Appendix B
Continental General Insurance Company
Description of Benefits

A brief summary of the benefits contained in the base forms and associated riders is provided below. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Policy Form 2LTCIP0001

This policy is a comprehensive Long-Term Care policy covering nursing home care and home health care.

The elimination period could be chosen as 0, 20, 60, 90 or 180 calendar days. The benefit period is administered on a "pool of money" basis, where the pool of money is calculated as the nursing home daily maximum times 365 times 2, 3, 4, 5, 6, or unlimited. The nursing home daily maximum was available in multiples of \$10 (minimum of \$50). Home health care is covered, with daily maximum options of 50%, 75%, 100%, 125% or 150% of the nursing home daily maximum. Actual expenses are reimbursed, up to the daily maximum.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) for 90 days, or when he or she becomes cognitively impaired.

An insured who qualifies for benefits will be eligible to receive all long term care services that are included in the Plan of Care and covered under the policy. This could include nursing home care or assisted living facility care. A 21-day per year bed reservation benefit could be included in the Plan of Care under the base policy. The Plan of Care could also include home health care, adult day care, up to 30 days per year of respite care, or up to 5 times the daily maximum in informal caregiver training (one time only). Other alternate services could be included, if agreed to by all parties. Also, upon approval of the Care Advisor, the policy will cover home health care services provided by an independent caregiver who is properly certified, does not live with the insured, is not a member of the insured's immediate family, and would normally charge for the care.

In the first 30 calendar days after the elimination period is satisfied, the home care daily maximums are doubled.

After covered care has been provided for 90 days, premiums on the policy are waived for the remainder of the claim period.

Policy form 2LTCIP0001 also provides for a home medical technology benefit, paying a monthly amount equal to the home care daily maximum for rental or lease of medical monitoring, diagnostic, or medication compliance equipment that is recommended by the Care Advisor.

If the insured does not elect rider 2LTCIE0010, then a contingent non-forfeiture benefit is automatically applied. This benefit will provide that, should the insured ever receive a substantial rate increase on his policy, he will be given the option of reducing his benefits or converting his coverage to paid-up status, with a shortened benefit period defined the same as on rider 2LTCIE0010 (except that the 3-year waiting period does not apply).

All benefits are subject to the daily maximums, the total benefit allowance, and the elimination period (except that the latter does not apply to the respite benefit, the care advisory services, or the caregiver training benefit).

Appendix B
Continental General Insurance Company
Description of Benefits

Several optional riders were available for these policies:

- Rider 2LTCIE0011 – Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary.
- Rider 2LTCIE0012 – Simple Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% of the original amounts, on each policy anniversary.
- Rider 2LTCIE0019 – Capped Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% compounded annually, on each policy anniversary, until the daily and lifetime maximums reach two times their original levels.
- Rider 2LTCIE0020 – Monthly Benefit Rider: Changes the daily maximum to a monthly maximum, where the monthly maximum is calculated as the daily maximum times 30.
- Rider 2LTCIE0021 – Restoration Rider: The pool of money is restored to its original level if the insured is claim-free and returns to normal activities for at least 6 months.
- Rider 2LTCIE0026 – Survivor Rider: The premiums for a surviving spouse are waived if death occurs after both spouses have had this coverage continuously inforce for 10 or more years.
- Rider 2LTCIE0029 – Return of Premium Rider: Returns a specified percentage of the cumulative premiums paid, less claims, to the insured's estate, if death occurs before age 75. The percentage of premiums returned is 100% for deaths occurring through age 65; the percentage then grades down by 10% per year, to 0% for ages 75+.
- Rider 2LTCIE0010 – Non-forfeiture Benefit: After 3 years inforce, an insured may lapse with a reduced lifetime benefit, but unreduced daily benefit inforce. The amount of the reduced lifetime benefit is the greater of 30 times the nursing home daily maximum inforce on the date of lapse, and the numerical sum of the premiums paid while the policy was inforce.
- Rider 1LTCIE0013 – Cost of Living Increase: Gives the insured the option of increasing benefits at scheduled intervals, with the increase amounts based on the change in the CPI. The incremental benefits will be subject to an additional premium, based on the insureds attained age.
- Rider 1LTCIE0014 – Dual Waiver of Premium: Waives the premium for a covered spouse when the other spouse's premium is waived due to claim.
- Rider 1LTCIE0015 – Shared Extended Expense: An additional pool of money, less than or equal to the original pool of money, can be purchased by both spouses for them to share, should one (or both) of them reach his or her lifetime maximum.
- Rider 2LTCIE0037 – Single Pay Rider: Allows the policyholder to pay for coverage for his entire lifetime with one single premium payment.
- Rider 2LTCIE0038 – 10-Pay Rider: Allows the policyholder to pay for coverage for his entire lifetime over a 10-year period.
- Rider 2LTCIE0039 – Paid up at 65 Rider: Allows the policyholder to pay for coverage for his entire lifetime with premium payments that end at age 65.

Appendix B
Continental General Insurance Company
Description of Benefits

A brief summary of the benefits contained in the base forms and associated riders is provided below. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Policy Form 4LTCIP0001

This policy is a comprehensive Long-Term Care policy covering nursing home care and home health care. The following benefits are included:

1. Nursing Home Benefit: Once the Elimination Period has been met, the actual charges incurred while the Insured Person is confined to a Nursing Home will be paid, up to the Maximum Daily Benefit.
2. Bed Reservation Benefit: When an Insured Person is absent for any reason other than discharge during a Nursing Home or Assisted Living confinement, we will (1) pay the actual charges incurred for room and board while the room is being reserved, up to the Maximum Daily Benefit, if the Elimination Period has been satisfied, (2) give credit toward the satisfaction of the Elimination Period where the absence occurs while the Elimination Period is being satisfied; or (3) a combination of (1) and (2).
3. Assisted Living Facility Benefit: The actual charges for room and board and necessary maintenance and personal care expenses incurred for each day while the Insured Person is confined to an Assisted Living Facility, up to the Maximum Daily Benefit, will be paid if treatment and/or services are received from a licensed, registered or certified Assisted Living Facility, as required.
4. Home Health Care and Adult Day Care Benefit: Once the elimination period has been met, the actual charges incurred for each day the Insured Person receives Home Health Care or Adult Day Care will be paid.
5. Monthly Cash Benefit Alternative: Once an Insured Person has met the benefit eligibility, the insurer will pay the Monthly Benefit in advance each calendar month. This benefit will also cover charges for skilled care in the Insured Person's Home. This benefit will be paid in lieu of all other benefits for care or services provided under this policy.
6. Respite Care Benefit: The actual charges incurred for Respite Care, up to the Respite Care Maximum Daily Benefit, will be paid if such treatment and/or services are received from a Nursing Home, Assisted Living Facility or in the Insured Person's Home.
7. Hospice Care Benefit: The actual charges incurred for each day an Insured Person receives Hospice Care, up to the Maximum Daily Benefit, will be paid by the insurer if it has been estimated by a doctor that the Insured Person has a life expectancy of 6 months or less and no reasonable prospect of cure and the treatment and/or services are received from a Hospice Care Provider.
8. Caregiver Training Benefit: The actual charges incurred for Caregiver Training of the Insured Person or a Volunteer Caregiver to assist an Insured Person, not to exceed the Maximum Lifetime Caregiver Training Benefit, will be paid by the insurer if:
 - (1) the Caregiver Training is in the Plan of Care; and
 - (2) Caregiver Training is not already provided free of charge by an equipment or supply vendor.

Appendix B
Continental General Insurance Company
Description of Benefits

9. Independent Caregiver Certification Benefit: The insurer will pay for the training and certification of an Independent Caregiver if the training is:
 - (1) approved by a Personal Care Advisor; and
 - (2) agreed to by the Insured Person, the insurer and a Licensed Health Care Practitioner.
10. Waiver of Premium: Premiums will be waived on a monthly basis once the Elimination Period has been met and while the Insured Person is receiving Nursing Home, Assisted Living Facility, Home Health Care or Adult Day Care benefits.
11. Contingent Non-forfeiture Benefit – Shortened Benefit Period: In the event that premium rates increase to a level which results in a cumulative increase of the premium equal to or exceeding the percentage of the initial premium set forth in the Triggers for a Substantial Premium Increase table, the Insured Person will receive the Contingent Non-forfeiture benefit, and he or she may elect to:
 - (1) reduce current benefits; or
 - (2) during the 120 days following the Premium Due Date on which the increased premium would first have become due, convert his or her coverage as follows:
 1. the daily benefit amounts available will remain as they were at the time coverage would have lapsed under the policy; and
 2. the total benefit amount in force under this benefit will be equal to the amount of all premium paid, excluding waived premiums, for all coverage combined including this benefit. The minimum benefit will be 30 times the daily benefit in force at the time the policy would have lapsed.

The following optional benefits were also available:

1. Accelerated Payment of Premium Rider – 4LTCIE0001-ACC: The premium for the initial number of years listed on the Schedule Page will be increased by the additional charge for this rider. Following the initial number of years on the Schedule Page, the renewal premium will be reduced by 50%, subject to any changes to the policy after issue.
2. 80/20 Coinsurance Rider – 4LTCIE0001-COIN: By electing this rider, the Insured Person elects to pay 20% of the Daily Benefit amounts otherwise payable under this policy, up to the Benefit Copayment Limit. The Benefit Copayment Limit is 20% of the Policy Maximum Lifetime Benefit.
3. Dual Waiver of Premium Rider – 4LTCIE0001-DWP: When the spouse of an Insured Person is receiving the Waiver of Premium Benefit, the Insured Person's premiums will be waived if both the Insured Person and spouse are insured as a married couple on the same policy form series which includes this Dual Waiver of Premium Benefit.
4. Joint Coverage Rider – 4ZLTCIE0001-JC: Married couples can choose to purchase Joint Coverage. All benefit payments on the policy are applied against one Lifetime Maximum Benefit. The daily benefit is available to each insured, e.g., if both insureds are eligible for benefits, then a maximum of 2 times the daily benefit may be paid each day. The elimination period must be satisfied by each insured separately.
5. Survivorship Paid Up Benefit Rider – 4LTCIE0001-SWP10: The premiums for the surviving Insured Person will be waived, after the date of death of the spouse, if:

Appendix B
Continental General Insurance Company
Description of Benefits

- (1) The Insured Person and the spouse have coverage in force under this form series;
 - (2) The spouse dies while both policies are in force; and
 - (3) Death must not occur prior to the tenth policy anniversary and no claims can have been incurred prior to the tenth anniversary (see the 10/10 premium).
6. Full Survivorship Paid Up Benefit Rider – 4LTCIE0001-FSWP: The premiums for the surviving Insured Person will be waived, after the last of the following to occur: (1) the date of death of the spouse; or (2) the tenth anniversary of the effective date of this policy, if:
- (1) The Insured Person and the spouse have coverage in force under this form series; and
 - (2) The spouse dies while both policies are in force. (see the 0/0 premium)
7. Simple Benefit Increase Rider – 4LTCIE0001-SBIO: Every dollar benefit amount will increase by the percentage shown on the schedule of the original dollar benefit amounts on each anniversary of the option, up to the Maximum Multiple, so long as the option remains in force.
8. Compound Benefit Increase Rider – 4LTCIE0001-CBIO: Every dollar benefit amount will increase by the percentage(s) shown on the schedule of the current dollar benefit amounts on each anniversary of this option, up to the Maximum Multiple, so long as the option remains in force.
9. Delayed to Age 65 Compound Benefit Increase Rider – 4LTCIE0001-DBIO: After the Insured Person reaches attained age 65, every dollar benefit amount will increase by the percentage shown on the schedule of the current dollar benefit amounts on each anniversary of this option, up to the Maximum Multiple, so long as the option remains in force.
10. Guaranteed Purchase Option Rider – 4LTCIE0001-GPO: The Insured Person will have the opportunity to purchase additional coverage equal to 16% of the amounts initially elected on each of the Purchase Option Dates without evidence of insurability if:
- (1) the Insured Person has not reached the Attained Age Limit; and
 - (2) the policy is in force on the Purchase Option Date.
- Prior to age 70 this benefit will terminate if the Insured Person does not elect to purchase the additional amount on any two Purchase Option Dates.
11. Full Return of Premium Benefit Rider – 4LTCIE0001-FROP: Once all Insured Persons have died, the named beneficiary will receive the Full Return of Premium Benefit, which is an amount equal to the sum of all premiums paid.
12. Return of Premium Benefit Rider – 4LTCIE0001-ROP: Once all Insured Persons have died, the named beneficiary will receive the Return of Premium Benefit, which is an amount equal to the sum of all premiums paid less the amount of any benefits paid.
13. Graded Return of Premium Benefit Rider – 4LTCIE0001-GROP: Once all Insured Persons have died, the named beneficiary will receive the Graded Return of Premium Benefit, which is determined by the percentage chart shown on the Graded Return of Premium Benefit Rider form.
14. Non-forfeiture Benefit Shortened Benefit Period Rider – 4LTCIE0001-NFB: Once an Insured Person's coverage has been in effect for at least 3 full years, coverage will continue on a limited basis when it would otherwise have lapsed for nonpayment of premium with the following conditions:

Appendix B
Continental General Insurance Company
Description of Benefits

- (1) the daily benefit amounts available will remain as they were at the time coverage would have lapsed under the policy;
 - (2) the total benefit amount in force under this benefit will be equal to the amount of all premiums paid, excluding waived premiums, for all coverage combined including this benefit; and
 - (3) the minimum benefit provided will be equal to 30 times the daily benefit in force at the time the Policy would have lapsed.
15. Monthly Home Care Benefit Rider – 4LTCIE0001-MHC: If the Insured Person is receiving the Care Coordination Benefit, the actual charges incurred for Home Health Care and Adult Day Care will be paid on the basis of services received during each continuous 30-day period rather than on a daily basis. This benefit will be in lieu of the Home Health Care and Adult Day Care Benefit.
16. Enhanced Home Health Care Rider – 4LTCIE0001-EHHC
- Therapeutic Device Benefit – the actual charges incurred for the rental or purchase of a Therapeutic Device will be paid by the insurer if:
 1. the Insured Person is receiving the Personal Care Advisor Benefit; and
 2. the Therapeutic Device is used in the Insured Person's Home.
 - Home Modification Benefit – The actual charges incurred, not to exceed the Maximum Lifetime Home Modification Benefit, for labor, equipment and supplies needed in making minor modifications to the Insured Person's Home that will enhance his or her ability to perform the Activities of Daily Living and allow the Insured Person to safely remain in his or her home will be paid by the insurer if the Insured Person is receiving the Personal Care Advisor Benefit.
 - Medical Alert System Benefit The actual charges incurred for a Medical Alert System will be paid by the insurer for either: (1) rental and/or monitoring costs, not to exceed the monthly Medical Alert System Benefit; or (2) at the discretion of the insurer, the actual purchase cost of a Medical Alert System if the Insured Person is receiving the Personal Care Advisor Benefit.
17. Enhanced Nursing Home Care Rider – 4LTCIE0001-ENH
- Nursing Home Restoration of Benefits – Once a period of time during which the Insured Person has been confined to a Nursing Home and the insurer has been paying Nursing Home benefits under the policy has ended, the benefit amounts that have been paid will be restored to the remaining applicable Maximum Benefit if the Insured Person has ceased to meet the requirements for benefit eligibility for at least 180 consecutive days and the policy remains inforce.
 - Lifetime Waiver of Premium – After the Insured Person has been continuously confined in a Nursing Home for 180 consecutive days, no future premium payments will be required.
 - Nursing Home Indemnity Payment Benefit – In lieu of the Nursing Home Benefit, the full amount of the Nursing Home Maximum Daily Benefit will be paid to the Insured Person.
18. Prescription Drug Benefit in a Nursing Home Rider – 4LTCIE0001-PDNH
An Insured Person will receive the Prescription Drug Benefit if they are receiving prescription drugs while confined to a Nursing Home and receiving the Nursing Home Benefit.

Appendix B

Continental General Insurance Company

Description of Benefits

19. Full Restoration of Benefits Rider – 4LTCIE0001-FROB: Once a period of time during which the insurer has been paying benefits under the policy has ended, the benefit amounts that have been paid will be restored to the remaining applicable Maximum Benefit if the Insured Person has ceased to be a Chronically Ill Individual for at least 180 consecutive days and the policy remains inforce.

Appendix C
Continental General Insurance
Distribution of Inforce Business as of October 31, 2018
Nationwide All Lives
Policy Forms: 2LTCIP0001

Issue Year	Count	% of Count	Premium	% of Premium
2003	112	2%	152,920	2%
2004	1,097	18%	1,534,410	16%
2005	2,793	45%	4,362,574	45%
2006	1,884	31%	3,194,710	33%
2007	172	3%	286,438	3%
2008	51	1%	93,718	1%
2009	46	1%	100,283	1%
Total	6,155	100%	9,725,053	100%

Attained Age	Count	% of Count	Premium	% of Premium
<45	177	3%	62,202	1%
45 - 49	144	2%	71,764	1%
50 - 54	193	3%	119,557	1%
55 - 59	324	5%	266,400	3%
60 - 64	694	11%	725,011	7%
65 - 69	1,366	22%	1,823,105	19%
70 - 74	1,507	24%	2,502,613	26%
75 - 79	1,080	18%	2,335,009	24%
80+	670	11%	1,819,393	19%
Total	6,155	100%	9,725,053	100%

Elimination Period	Count	% of Count	Premium	% of Premium
0	1,164	19%	1,863,880	19%
20	853	14%	1,388,602	14%
60	1,209	20%	1,871,899	19%
90	2,797	45%	4,410,378	45%
180	132	2%	190,294	2%
Total	6,155	100%	9,725,053	100%

HHC Percent	Count	% of Count	Premium	% of Premium
50%	276	4%	441,649	5%
75%	290	5%	392,320	4%
100%	5,343	87%	8,339,396	86%
125%	65	1%	130,460	1%
150%	181	3%	421,228	4%
Total	6,155	100%	9,725,053	100%

Marital Status	Count	% of Count	Premium	% of Premium
Married	4,432	72%	6,483,277	67%
Single	1,723	28%	3,241,776	33%
Total	6,155	100%	9,725,053	100%

Premium Mode	Count	% of Count	Premium	% of Premium
Monthly	2,752	54%	4,760,388	49%
Quarterly	543	11%	1,085,745	11%
Semi-Annual	141	3%	297,992	3%
Annual	1,684	33%	3,580,928	37%
Total	5,120	100%	9,725,053	100%

*Count includes premium paying lives only

Issue Age	Count	% of Count	Premium	% of Premium
<45	676	11%	382,678	4%
45 - 49	467	8%	441,385	5%
50 - 54	1,008	16%	1,150,834	12%
55 - 59	1,629	26%	2,461,778	25%
60 - 64	1,295	21%	2,503,424	26%
65 - 69	745	12%	1,791,634	18%
70 - 74	280	5%	809,534	8%
75 - 79	49	1%	176,800	2%
80+	6	0%	6,987	0%
Total	6,155	100%	9,725,053	100%

Inflation Type	Count	% of Count	Premium	% of Premium
5% Compound - Double (14 years)	49	1%	83,017	1%
5% Compound - Lifetime	1,574	26%	3,218,140	33%
5% Simple Lifetime	2,834	46%	4,412,986	45%
GPO	227	4%	433,428	4%
NONE	1,471	24%	1,577,482	16%
Total	6,155	100%	9,725,053	100%

Gender	Count	% of Count	Premium	% of Premium
M	2,526	41%	3,906,529	40%
F	3,629	59%	5,818,523	60%
Total	6,155	100%	9,725,053	100%

Benefit Period	Count	% of Count	Premium	% of Premium
< 1 year	456	7%	-	0%
1 - 2 years	8	0%	-	0%
2 - 3 years	300	5%	467,542	5%
3 - 4 years	1,107	18%	1,820,032	19%
4 - 5 years	789	13%	1,240,040	13%
5 - 6 years	997	16%	1,646,808	17%
6 - 7 years	625	10%	952,989	10%
Lifetime	1,873	30%	3,597,642	37%
Total	6,155	100%	9,725,053	100%

Limited Pay Options	Count	% of Count	Premium	% of Premium
10 Pay	426	7%	-	0%
CNFO	464	8%	-	0%
Lifetime	4,987	81%	9,538,977	98%
PU at 65	180	3%	186,076	2%
Single	98	2%	-	0%
Total	6,155	100%	9,725,053	100%

Tax Status	Count	% of Count	Premium	% of Premium
TQ	6,155	100%	9,725,053	100%
Total	6,155	100%	9,725,053	100%

Appendix C
Continental General Insurance
Distribution of Inforce Business as of October 31, 2018
Nationwide All Lives
Policy Forms: 4LTCIP0001

Issue Year	Count	% of Count	Premium	% of Premium
2005	2	0%		0%
2006	796	8%	1,301,637	9%
2007	3,608	38%	5,629,703	37%
2008	3,224	34%	5,507,454	36%
2009	1,798	19%	2,720,386	18%
2010	88	1%	99,056	1%
Total	9,516	100%	15,258,236	100%

Attained Age	Count	% of Count	Premium	% of Premium
<45	361	4%	142,079	1%
45 - 49	267	3%	161,123	1%
50 - 54	425	4%	281,921	2%
55 - 59	784	8%	728,233	5%
60 - 64	1,282	13%	1,569,547	10%
65 - 69	1,985	21%	3,056,164	20%
70 - 74	2,205	23%	4,027,348	26%
75 - 79	1,470	15%	3,234,763	21%
80+	737	8%	2,057,057	13%
Total	9,516	100%	15,258,236	100%

Elimination Period	Count	% of Count	Premium	% of Premium
0	145	2%	195,746	1%
30	663	7%	1,087,313	7%
60	1,473	15%	1,980,160	13%
100	6,846	72%	11,294,162	74%
180	365	4%	653,544	4%
365	24	0%	47,311	0%
Total	9,516	100%	15,258,236	100%

HHC Percent	Count	% of Count	Premium	% of Premium
50%	471	5%	827,229	5%
75%	319	3%	596,033	4%
100%	7,140	75%	11,291,626	74%
125%	729	8%	1,110,769	7%
150%	857	9%	1,432,579	9%
Total	9,516	100%	15,258,236	100%

Marital Status	Count	% of Count	Premium	% of Premium
Married	7,920	83%	12,262,587	80%
Single	1,596	17%	2,995,649	20%
Total	9,516	100%	15,258,236	100%

Premium Mode	Count	% of Count	Premium	% of Premium
Monthly	4,931	59%	8,205,403	54%
Quarterly	770	9%	1,410,976	9%
Semi-Annual	167	2%	396,939	3%
Annual	2,491	30%	5,244,919	34%
Total	8,359	100%	15,258,236	100%

*Count includes premium paying lives only

Issue Age	Count	% of Count	Premium	% of Premium
<45	1,086	11%	615,657	4%
45 - 49	783	8%	756,170	5%
50 - 54	1,319	14%	1,592,201	10%
55 - 59	2,046	22%	3,208,824	21%
60 - 64	2,248	24%	4,100,246	27%
65 - 69	1,360	14%	3,063,719	20%
70 - 74	515	5%	1,370,148	9%
75 - 79	151	2%	519,978	3%
80+	8	0%	31,293	0%
Total	9,516	100%	15,258,236	100%

Inflation Type	Count	% of Count	Premium	% of Premium
5% Compound - Double (14 years)	209	2%	348,752	2%
5% Compound - Lifetime	1,134	12%	2,737,516	18%
5% Compound - Triple (23 years)	55	1%	74,834	0%
5% Simple Lifetime	4,113	43%	7,326,828	48%
GPO	368	4%	689,993	5%
NONE	3,637	38%	4,080,314	27%
Total	9,516	100%	15,258,236	100%

Gender	Count	% of Count	Premium	% of Premium
M	4,081	43%	6,151,031	40%
F	5,435	57%	9,107,205	60%
Total	9,516	100%	15,258,236	100%

Benefit Period	Count	% of Count	Premium	% of Premium
< 1 year	999	10%	-	0%
1 - 2 years	146	2%	179,826	1%
2 - 3 years	717	8%	1,006,551	7%
3 - 4 years	2,268	24%	3,623,243	24%
4 - 5 years	1,247	13%	2,317,447	15%
5 - 6 years	2,209	23%	4,014,330	26%
6 - 7 years	230	2%	466,669	3%
7 - 8 years	66	1%	166,688	1%
8 - 9 years	138	1%	277,953	2%
Lifetime	1,496	16%	3,205,530	21%
Total	9,516	100%	15,258,236	100%

Limited Pay Options	Count	% of Count	Premium	% of Premium
10 Pay	82	1%	44,024	0%
15 Pay	12	0%	51,813	0%
20 Pay	25	0%	51,037	0%
5 Pay	20	0%	-	0%
CNFO	1,005	11%	-	0%
Lifetime	8,310	87%	15,063,314	99%
PU at 65	15	0%	48,049	0%
Single	47	0%	-	0%
Total	9,516	100%	15,258,236	100%

Tax Status	Count	% of Count	Premium	% of Premium
TQ	9,516	100%	15,258,236	100%
Total	9,516	100%	15,258,236	100%

Continental General Insurance Company
Appendix D
Actuarial Assumption Development

Appendix D contains a description of the experience studies conducted on the Company's actual experience.

Termination Study

A study was conducted on the Company's actual termination experience from 2006 to 6/30/2018 on forms issued by Continental General Insurance Company. The study measured total termination rates.

The mortality assumption, including selection factors and mortality improvement, is based on industry expectations. Assumed mortality is equal to 100% of the Individual Annuity Mortality (IAM) 2012 Basic table with mortality steepening factors, mortality improvement, and selection factors applied.

The future expected voluntary lapse assumptions were developed based on the historical implied lapse experience and judgment. Historical implied lapses were determined by subtracting expected deaths, using the mortality assumptions discussed above, and actual benefit exhaustions from total terminations. The expected voluntary lapse rates vary by inflation option, spousal discount, gender, and policy duration.

Exhibit D-1 contains the comparison of implied lapse experience to the current lapse assumptions. The Exhibit shows total lives, actual total terminations and expected deaths. The voluntary lapse rates are shown as described above, as historical implied lapses and expected lapses.

Morbidity Study

A morbidity study was also conducted on the Company's actual experience from 2006 to 6/30/2018 on forms issued by Continental General Insurance Company. Actual claims were measured against the Milliman 2017 Long Term Care Guidelines (Guidelines). Actual-to-expected fitting factors were developed based on the actual experience and judgment.

Actual incurred claims are based on paid claims and remaining claim reserves discounted (using an interest rate of 4.5% for this experience study) back to the claim incurred date. The claim reserves were discounted from valuation date to the claim incurred date using a 4.5% discount rate and excluding any waiver of premium load, LAE load and explicit margin. Actual claims include approximately \$22 million of IBNR as of June 30, 2018, which is allocated to incurred year as follows: approximately 84.5% to incurred year 2018 and 15.5% to incurred year 2017. Actual incurred claims are calculated by adding together the present value of paid claims and claim reserves. Actual average claim severity was calculated by dividing actual incurred claims by the count of claims. In this study, waiver of premium was excluded from both the actual claims and expected claims.

Expected claims were based on the *Guidelines* and include selection factors and actual-to-expected fitting factors. The actual-to-expected fitting factors varied by coverage type, benefit period, payment type, marital status, and form. No future morbidity improvement is assumed.

Exhibit D-2 contains the comparison of actual claim experience to the current assumptions.

Continental General Insurance Company
Appendix D
Exhibit D-1
Termination Study

Experience by Policy Duration

Policy Duration	Total Lives	Total Terminations Count	Rate	Mortality Rate Expected	Voluntary Lapse Rate Implied	"Current"
1	17,268	1,862	10.8%	0.2%	10.6%	10.8%
2	19,223	1,080	5.6%	0.3%	5.3%	5.4%
3	19,485	836	4.3%	0.3%	3.9%	4.1%
4	19,935	745	3.7%	0.4%	3.3%	3.3%
5	20,641	591	2.9%	0.4%	2.4%	2.6%
6	21,425	556	2.6%	0.5%	2.1%	2.1%
7	21,795	496	2.3%	0.5%	1.7%	1.9%
8	21,174	411	1.9%	0.6%	1.3%	1.5%
9	19,655	386	2.0%	0.7%	1.2%	1.4%
10	17,017	393	2.3%	0.7%	1.5%	1.0%
11	12,513	250	2.0%	0.9%	1.1%	0.9%
12	9,213	182	2.0%	1.0%	0.9%	0.8%
13	6,437	141	2.2%	1.2%	0.9%	0.7%
14	4,406	118	2.7%	1.5%	1.1%	0.6%
15+	7,244	257	3.5%	2.0%	1.3%	0.5%
Total	237,432	8,304	3.5%	0.6%	2.87%	2.87%

Notes:

- 1) Experience from 2006 through 6/30/2018.
- 2) Expected Mortality Rate is 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 3) Implied Voluntary Lapse Rate is the Total Termination Rate minus the Expected Mortality Rate minus the Actual Benefit Exhaust Rate.
- 4) Current Voluntary Lapse Rate is the current projection assumption.
 Since these vary by inflation benefit option, spousal discount, and gender the rates shown above are composites.
 The ultimate lapse rate begins in duration 15.
- 5) Includes only lifetime pay policies (excludes single Pay, 5 Pay, 10 Pay, 15 Pay, 20 Pay, and paid-up at 65).

Continental General Insurance Company

Appendix D

Exhibit D-2

**Policy Forms: 1LTCGP0001, 1LTCGP0008, 1LTCIP0001, 1LTCIP0002, 2LTCIP0001, 2LTCIP0002, 4LTCIP0001
Claim Study**

Experience by Policy Duration

Policy Duration	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
1	21,621	9	758,605	557,833	136.0%
2	22,556	31	1,453,873	1,214,373	119.7%
3	21,995	25	1,885,218	1,720,445	109.6%
4	22,443	25	1,176,810	2,506,853	46.9%
5	22,938	48	3,578,850	3,510,572	101.9%
6	23,353	68	5,796,078	4,714,104	123.0%
7	23,098	65	5,288,287	5,976,829	88.5%
8	22,601	107	7,487,865	7,334,949	102.1%
9	21,914	105	7,933,784	8,804,755	90.1%
10	19,668	108	9,315,687	9,809,126	95.0%
11	15,938	128	8,623,840	9,555,444	90.3%
12	11,691	100	8,377,240	8,770,658	95.5%
13	8,518	81	6,993,553	7,740,239	90.4%
14	5,527	75	4,668,981	6,434,048	72.6%
15+	9,507	194	20,448,906	16,155,953	126.6%
Total	273,368	1,171	93,787,578	94,806,182	98.9%

Experience by Calendar Year

Calendar Year	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
2006	13,602	23	1,208,168	1,565,355	77.2%
2007	18,091	39	2,152,494	2,173,376	99.0%
2008	23,319	39	2,125,616	2,961,136	71.8%
2009	26,259	50	3,763,974	3,863,635	97.4%
2010	26,642	58	4,967,618	4,824,553	103.0%
2011	23,933	82	5,777,331	5,877,098	98.3%
2012	23,219	101	6,900,358	7,100,818	97.2%
2013	22,629	105	7,465,161	8,397,998	88.9%
2014	22,090	108	9,378,267	10,026,923	93.5%
2015	21,603	143	11,570,237	11,546,603	100.2%
2016	21,144	149	12,138,393	13,248,071	91.6%
2017	20,701	175	15,786,771	14,986,944	105.3%
2018	10,137	99	10,553,188	8,233,672	128.2%
Total	273,368	1,171	93,787,578	94,806,182	98.9%

Experience by Policy Form

Policy Form	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
1LTCG	7,633	11	1,087,514	1,453,414	74.8%
1LTCI	50,876	550	44,069,338	45,343,925	97.2%
2LTCI	98,651	340	27,395,445	26,666,073	102.7%
4LTCI	116,209	271	21,235,281	21,342,770	99.5%
Total	273,368	1,171	93,787,578	94,806,182	98.9%

Notes:

1) Experience from 2006 through 6/30/2018

2) Actual incurred claims are defined as the sum of paid claims and reserves.

Paid claims represent the present value of paid claims discounted to the claim incurred date.

Reserve amounts represent the present value of the remaining claim reserve (including IBNR) discounted to the claim incurred date.

3) Expected Claims are based on the Milliman 2017 *Long-Term Care Guidelines* (including Product Factors)

4) Claim dollar amounts are discounted using a 4.50% interest rate (both actual and expected).

5) 1LTCG refers to 1LTCGP0001 and 1LTCGP0008, 1LTCI refers to 1LTCIP0001 and 1LTCIP0002,

2LTCI refers to 2LTCIP0001 and 2LTCIP0002, 4LTCI refers to 4LTCIP0001

Continental General Insurance Company
Appendix E
Policy Forms: 2LTCIP0001, 2LTCIP0002
Policy Persistency Comparison

Policy Duration	<u>Actual Experience</u>		<u>Original Pricing Assumptions</u>			<u>Current Assumptions</u>		
	Total Lives	Total Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Total Terminations
1	3,403	8.8%	5.5%	0.1%	5.7%	11.3%	0.1%	11.4%
2	6,887	5.1%	4.0%	0.2%	4.2%	5.4%	0.3%	5.7%
3	7,786	3.8%	3.0%	0.3%	3.3%	4.1%	0.3%	4.4%
4	7,616	4.1%	2.0%	0.5%	2.5%	3.3%	0.4%	3.7%
5	7,307	2.9%	2.0%	0.6%	2.6%	2.7%	0.4%	3.1%
6	7,093	2.7%	2.0%	0.8%	2.8%	2.1%	0.4%	2.5%
7	6,899	2.0%	2.0%	1.0%	3.0%	1.9%	0.5%	2.4%
8	6,756	1.9%	2.0%	1.3%	3.3%	1.6%	0.5%	2.1%
9	6,592	2.0%	2.0%	1.6%	3.6%	1.4%	0.6%	2.0%
10	6,233	1.8%	2.0%	1.9%	3.9%	1.1%	0.6%	1.7%
11	5,846	1.7%	2.0%	2.1%	4.0%	0.9%	0.7%	1.6%
12	4,797	1.8%	2.0%	2.3%	4.2%	0.9%	0.8%	1.6%
13	2,253	1.8%	2.0%	2.5%	4.4%	0.7%	0.9%	1.6%
14	379	1.3%	2.0%	2.8%	4.7%	0.6%	1.1%	1.6%
15	5	40.0%	2.0%	6.3%	8.2%	0.6%	3.1%	3.7%

Notes:

- 1) Experience is 2006 through 6/30/18.
- 2) The "Original Pricing Assumptions" are those assumptions originally used to price this form.
- 3) The "Current Assumptions" are those used in the projection for the current rate filing.
 Since Lapse Rates vary by inflation benefit option, spousal discount, and gender, the rates shown above are composites.
 The ultimate lapse rate starts in duration 15.
 The mortality assumptions are 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 4) The results shown above include only lifetime pay policies (excludes single pay, 10 pay, and paid-up at 65).

Continental General Insurance Company

Appendix E

Policy Forms: 4LTCIP0001

Policy Persistency Comparison

Policy Duration	<u>Actual Experience</u>		<u>Original Pricing Assumptions</u>			<u>Current Assumptions</u>		
	Total Lives	Total Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Total Terminations
1	13,633	11.4%	5.1%	0.2%	5.3%	10.7%	0.2%	10.8%
2	12,085	5.9%	3.6%	0.4%	4.0%	5.3%	0.3%	5.6%
3	11,367	4.6%	3.0%	0.5%	3.5%	4.1%	0.4%	4.4%
4	10,843	3.6%	2.0%	0.7%	2.7%	3.3%	0.4%	3.7%
5	10,451	2.9%	1.5%	0.8%	2.3%	2.6%	0.4%	3.0%
6	10,153	2.4%	1.2%	1.0%	2.2%	2.1%	0.5%	2.5%
7	9,868	2.5%	1.2%	1.1%	2.3%	1.9%	0.5%	2.4%
8	9,501	1.7%	1.2%	1.2%	2.5%	1.5%	0.5%	2.0%
9	8,323	1.6%	1.2%	1.4%	2.6%	1.3%	0.6%	1.9%
10	6,193	2.8%	1.2%	1.5%	2.7%	1.0%	0.7%	1.6%
11	2,202	2.1%	1.2%	1.8%	3.0%	0.8%	0.8%	1.6%
12	104	1.9%	1.3%	2.1%	3.3%	0.8%	1.0%	1.7%

Notes:

1) Experience is 2006 through 6/30/18.

2) The "Original Pricing Assumptions" are those assumptions originally used to price this form.

3) The "Current Assumptions" are those used in the projection for the current rate filing.

Since Lapse Rates vary by inflation benefit option, spousal discount, and gender, the rates shown above are composites.

The ultimate lapse rate starts in duration 15.

The mortality assumptions are 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.

4) The results shown above include only lifetime pay policies (excludes single pay, 5 pay, 10 pay, 15 pay, 20 pay, and paid-up at 65).

Exhibit 1
Continental General Insurance
Summary of Premium Paying Lives
Nationwide
Policy Forms: 2LTCIP0001
As of 10/31/2018

State	Lives	Annualized Premium	Average Premium
AK	5	\$ 14,986	\$ 2,997
AL	312	\$ 636,069	\$ 2,039
AR	25	\$ 41,196	\$ 1,648
AZ	18	\$ 32,537	\$ 1,808
CA	-	\$ -	\$ -
CO	27	\$ 38,838	\$ 1,438
CT	19	\$ 46,415	\$ 2,443
DC	7	\$ 3,569	\$ 510
DE	1	\$ 3,538	\$ 3,538
GA	25	\$ 39,574	\$ 1,583
HI	14	\$ 23,606	\$ 1,686
IA	73	\$ 113,813	\$ 1,559
ID	14	\$ 25,905	\$ 1,850
IL	57	\$ 119,973	\$ 2,105
IN	229	\$ 476,915	\$ 2,083
KS	77	\$ 79,722	\$ 1,035
KY	149	\$ 219,795	\$ 1,475
LA	29	\$ 42,238	\$ 1,456
MA	111	\$ 190,745	\$ 1,718
MD	21	\$ 42,312	\$ 2,015
ME	11	\$ 16,337	\$ 1,485
MI	5	\$ 11,706	\$ 2,341
MN	53	\$ 67,434	\$ 1,272
MO	81	\$ 102,593	\$ 1,267
MS	644	\$ 791,289	\$ 1,229
MT	2	\$ 2,181	\$ 1,090
NC	1,137	\$ 2,900,287	\$ 2,551
ND	17	\$ 24,556	\$ 1,444
NE	34	\$ 45,219	\$ 1,330
NH	17	\$ 37,205	\$ 2,189
NJ	194	\$ 356,544	\$ 1,838
NM	11	\$ 13,914	\$ 1,265
NV	3	\$ 7,540	\$ 2,513
OH	58	\$ 139,865	\$ 2,411
OK	44	\$ 72,238	\$ 1,642
OR	47	\$ 78,728	\$ 1,675
PA	671	\$ 1,405,590	\$ 2,095
RI	-	\$ -	\$ -
SC	75	\$ 142,099	\$ 1,895
SD	10	\$ 28,230	\$ 2,823
TN	49	\$ 95,886	\$ 1,957
TX	477	\$ 619,520	\$ 1,299
UT	5	\$ 16,585	\$ 3,317
VA	138	\$ 222,608	\$ 1,613
VT	3	\$ 4,859	\$ 1,620
WA	66	\$ 205,861	\$ 3,119
WI	37	\$ 93,554	\$ 2,528
WV	17	\$ 28,038	\$ 1,649
WY	1	\$ 2,841	\$ 2,841
Total	5,120	\$ 9,725,053	\$ 1,899

Exhibit 1
Continental General Insurance
Summary of Premium Paying Lives
Nationwide
Policy Forms: 4LTCIP0001, 4LTCIP0002
As of 10/31/2018

State	Lives	Annualized Premium	Average Premium
AK	16	\$ 64,162	\$ 4,010
AL	632	\$ 1,193,817	\$ 1,889
AR	176	\$ 153,215	\$ 871
AZ	58	\$ 102,874	\$ 1,774
CA	-	\$ -	\$ -
CO	64	\$ 96,459	\$ 1,507
CT	-	\$ -	\$ -
DC	-	\$ -	\$ -
DE	-	\$ -	\$ -
GA	391	\$ 378,658	\$ 968
HI	-	\$ -	\$ -
IA	464	\$ 803,054	\$ 1,731
ID	6	\$ 13,394	\$ 2,232
IL	380	\$ 768,322	\$ 2,022
IN	272	\$ 502,144	\$ 1,846
KS	192	\$ 271,937	\$ 1,416
KY	252	\$ 393,558	\$ 1,562
LA	388	\$ 393,138	\$ 1,013
MA	30	\$ 58,092	\$ 1,936
MD	40	\$ 104,921	\$ 2,623
ME	21	\$ 32,751	\$ 1,560
MI	32	\$ 94,971	\$ 2,968
MN	806	\$ 1,471,716	\$ 1,826
MO	505	\$ 570,825	\$ 1,130
MS	430	\$ 641,135	\$ 1,491
MT	6	\$ 14,200	\$ 2,367
NC	1,040	\$ 2,778,542	\$ 2,672
ND	72	\$ 83,035	\$ 1,153
NE	86	\$ 170,296	\$ 1,980
NH	25	\$ 37,490	\$ 1,500
NJ	-	\$ -	\$ -
NM	18	\$ 20,688	\$ 1,149
NV	14	\$ 29,480	\$ 2,106
OH	159	\$ 463,410	\$ 2,915
OK	195	\$ 239,459	\$ 1,228
OR	40	\$ 100,887	\$ 2,522
PA	387	\$ 961,302	\$ 2,484
RI	4	\$ 9,558	\$ 2,389
SC	95	\$ 194,536	\$ 2,048
SD	99	\$ 234,594	\$ 2,370
TN	149	\$ 276,975	\$ 1,859
TX	445	\$ 735,906	\$ 1,654
UT	51	\$ 88,693	\$ 1,739
VA	147	\$ 263,477	\$ 1,792
VT	1	\$ 1,467	\$ 1,467
WA	47	\$ 133,419	\$ 2,839
WI	106	\$ 256,810	\$ 2,423
WV	14	\$ 34,826	\$ 2,488
WY	4	\$ 20,043	\$ 5,011
Total	8,359	\$ 15,258,236	\$ 1,825

Exhibit 2
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year (excluding FL)
2LTCP0001

Calendar Year	Issue Year	Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2003	2003	101,585	0	0	0	0	0.0%	1
2004	2003	179,395	0	0	0	0	0.0%	2
2004	2004	971,303	0	0	0	0	0.0%	1
2005	2003	182,295	0	0	0	0	0.0%	3
2005	2004	2,088,658	131,953	0	0	131,953	6.3%	2
2005	2005	3,108,700	1,419	0	0	1,419	0.0%	1
2006	2003	179,610	0	0	0	0	0.0%	4
2006	2004	1,857,970	1,412	0	0	1,412	0.1%	3
2006	2005	5,344,862	308,141	0	0	308,141	5.8%	2
2006	2006	3,948,644	734	0	0	734	0.0%	1
2007	2003	173,722	65,794	0	0	65,794	37.9%	5
2007	2004	1,791,817	8,622	0	0	8,622	0.5%	4
2007	2005	5,021,437	74,158	0	0	74,158	1.5%	3
2007	2006	4,171,950	65,606	0	0	65,606	1.6%	2
2007	2007	436,076	263	0	0	263	0.1%	1
2008	2003	165,971	0	0	0	0	0.0%	6
2008	2004	1,767,264	15,637	0	0	15,637	0.9%	5
2008	2005	4,905,356	44,902	0	0	44,902	0.9%	4
2008	2006	3,788,387	277	0	0	277	0.0%	3
2008	2007	382,794	147,205	0	0	147,205	38.5%	2
2008	2008	37,575	0	0	0	0	0.0%	1
2009	2003	161,074	0	0	0	0	0.0%	7
2009	2004	1,697,032	69,286	0	0	69,286	4.1%	6
2009	2005	4,735,510	482,825	0	0	482,825	10.2%	5
2009	2006	3,653,664	29,312	0	0	29,312	0.8%	4
2009	2007	371,898	1,805	0	0	1,805	0.5%	3
2009	2008	109,430	0	0	0	0	0.0%	2
2009	2009	87,272	0	0	0	0	0.0%	1
2010	2003	155,444	249	0	0	249	0.2%	8
2010	2004	1,669,550	690,659	0	0	690,659	41.4%	7
2010	2005	4,611,960	564,813	88,463	0	653,276	14.2%	6
2010	2006	3,544,673	157,591	0	0	157,591	4.4%	5
2010	2007	362,184	1,562	0	0	1,562	0.4%	4
2010	2008	102,859	0	0	0	0	0.0%	3
2010	2009	109,800	9,140	0	0	9,140	8.3%	2
2010	2010	103	0	0	0	0	0.0%	1
2011	2003	153,362	0	0	0	0	0.0%	9
2011	2004	1,636,805	563,085	0	0	563,085	34.4%	8
2011	2005	4,454,637	958,459	0	0	958,459	21.5%	7
2011	2006	3,326,023	443,892	65,677	0	509,569	15.3%	6
2011	2007	340,440	1,562	0	0	1,562	0.5%	5
2011	2008	97,339	324	0	0	324	0.3%	4
2011	2009	103,926	0	0	0	0	0.0%	3
2011	2010	113	0	0	0	0	0.0%	2
2012	2003	153,077	0	0	0	0	0.0%	10
2012	2004	1,602,570	293,705	0	0	293,705	18.3%	9
2012	2005	4,343,547	1,362,486	135,465	0	1,497,952	34.5%	8
2012	2006	3,249,458	120,943	0	0	120,943	3.7%	7
2012	2007	327,251	1,201	0	0	1,201	0.4%	6
2012	2008	97,336	0	0	0	0	0.0%	5
2012	2009	103,116	0	0	0	0	0.0%	4
2012	2010	113	0	0	0	0	0.0%	3
2013	2003	146,354	159,863	0	0	159,863	109.2%	11
2013	2004	1,541,029	587,089	233,635	0	820,724	53.3%	10
2013	2005	4,261,611	687,537	100,333	0	787,870	18.5%	9
2013	2006	3,184,689	508,301	307,465	0	815,766	25.6%	8
2013	2007	320,738	218	0	0	218	0.1%	7
2013	2008	97,271	0	0	0	0	0.0%	6
2013	2009	103,104	0	0	0	0	0.0%	5
2013	2010	112	0	0	0	0	0.0%	4
2014	2003	49,885	0	0	0	0	0.0%	12
2014	2004	1,461,461	226,766	0	0	226,766	15.5%	11
2014	2005	4,218,793	1,215,781	828,095	0	2,043,876	48.4%	10
2014	2006	3,136,915	622,992	62,194	0	685,186	21.8%	9
2014	2007	316,821	2,683	0	0	2,683	0.8%	8
2014	2008	97,658	0	0	0	0	0.0%	7
2014	2009	103,085	0	0	0	0	0.0%	6
2014	2010	-18	0	0	0	0	0.0%	5
2015	2003	216,422	186,176	69,609	0	255,785	118.2%	13
2015	2004	1,374,113	514,989	183,432	0	698,421	50.8%	12
2015	2005	4,184,897	865,778	480,786	0	1,346,564	32.2%	11
2015	2006	3,243,206	304,951	406,053	0	711,004	21.9%	10
2015	2007	323,361	246,223	410,924	0	657,147	203.2%	9
2015	2008	97,031	0	0	0	0	0.0%	8
2015	2009	103,132	0	0	0	0	0.0%	7
2016	2003	135,921	51,813	0	239	52,052	38.3%	14
2016	2004	1,378,737	172,374	198,130	2,427	372,930	27.0%	13
2016	2005	3,931,325	843,639	892,514	6,919	1,743,073	44.3%	12
2016	2006	3,068,046	728,409	437,967	5,400	1,171,775	38.2%	11
2016	2007	326,393	3,644	0	574	4,218	1.3%	10
2016	2008	93,150	0	0	164	164	0.2%	9
2016	2009	103,639	0	0	182	182	0.2%	8
2017	2003	135,289	2,931	0	2,142	5,073	3.7%	15
2017	2004	1,462,327	117,100	392,573	23,153	532,826	36.4%	14
2017	2005	4,171,057	653,602	2,059,222	66,041	2,778,865	66.6%	13
2017	2006	3,008,063	626,952	2,077,245	47,627	2,751,824	91.5%	12
2017	2007	292,627	15,786	0	4,633	20,420	7.0%	11
2017	2008	93,139	0	0	1,475	1,475	1.6%	10
2017	2009	103,170	0	0	1,634	1,634	1.6%	9
2018	2003	120,102	3,114	33,165	5,596	41,875	34.9%	16
2018	2004	1,241,083	80,854	1,237,603	57,830	1,376,286	110.9%	15
2018	2005	3,507,674	179,634	2,967,119	163,445	3,310,197	94.4%	14
2018	2006	2,527,304	49,814	1,348,066	117,763	1,515,643	60.0%	13
2018	2007	233,969	8,966	43,699	10,902	63,567	27.2%	12
2018	2008	77,808	0	0	3,626	3,626	4.7%	11
2018	2009	83,812	0	0	3,905	3,905	4.7%	10

2003	Total	101,585	0	0	0	0	0.0%	NA
2004	Total	1,150,698	0	0	0	0	0.0%	NA
2005	Total	5,379,653	133,373	0	0	133,373	2.5%	NA
2006	Total	11,331,086	310,288	0	0	310,288	2.7%	NA
2007	Total	11,595,003	214,443	0	0	214,443	1.8%	NA
2008	Total	11,047,347	208,021	0	0	208,021	1.9%	NA
2009	Total	10,815,879	583,229	0	0	583,229	5.4%	NA
2010	Total	10,556,572	1,424,015	88,463	0	1,512,478	14.3%	NA
2011	Total	10,112,646	1,967,322	65,677	0	2,032,999	20.1%	NA
2012	Total	9,876,468	1,778,335	135,465	0	1,913,800	19.4%	NA
2013	Total	9,654,909	1,943,007	641,433	0	2,584,440	26.8%	NA
2014	Total	9,384,600	2,068,222	890,289	0	2,958,512	31.5%	NA
2015	Total	9,542,162	2,118,116	1,550,805	0	3,668,921	38.4%	NA
2016	Total	9,037,211	1,799,878	1,528,611	15,906	3,344,395	37.0%	NA
2017	Total	9,265,672	1,416,371	4,529,040	146,705	6,092,116	65.7%	NA
2018	Total	7,791,751	322,381	5,629,652	363,067	6,315,100	81.0%	NA
Total	Total	136,643,241	16,287,002	15,059,433	525,678	31,872,114	23.3%	NA

Exhibit 2
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year (excluding FL)
ALTCIP0001

Calendar Year	Issue Year	Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2005	2005	0	0	0	0	0	0.0%	1
2006	2005	299,757	0	0	0	0	0.0%	2
2006	2006	490,485	0	0	0	0	0.0%	1
2007	2005	0	0	0	0	0	0.0%	3
2007	2006	1,681,472	6,337	0	0	6,337	0.4%	2
2007	2007	4,059,802	93,221	0	0	93,221	2.3%	1
2008	2005	0	0	0	0	0	0.0%	4
2008	2006	1,607,711	50,594	0	0	50,594	3.1%	3
2008	2007	6,802,866	565,736	20,590	0	586,326	8.6%	2
2008	2008	5,102,460	228,353	0	0	228,353	4.5%	1
2009	2005	0	0	0	0	0	0.0%	5
2009	2006	1,528,673	135,100	0	0	135,100	8.8%	4
2009	2007	6,079,831	534,572	0	0	534,572	8.8%	3
2009	2008	6,536,640	178,090	0	0	178,090	2.7%	2
2009	2009	2,154,528	4,514	0	0	4,514	0.2%	1
2010	2005	0	0	0	0	0	0.0%	6
2010	2006	1,499,054	227,880	0	0	227,880	15.2%	5
2010	2007	5,845,990	852,696	0	0	852,696	14.6%	4
2010	2008	6,151,489	246,038	0	0	246,038	4.0%	3
2010	2009	3,469,530	114,054	0	0	114,054	3.3%	2
2010	2010	141,274	0	0	0	0	0.0%	1
2011	2005	0	0	0	0	0	0.0%	7
2011	2006	1,440,921	392,078	39,093	0	431,171	29.9%	6
2011	2007	5,588,660	991,383	0	0	991,383	17.7%	5
2011	2008	5,532,537	107,089	0	0	107,089	1.9%	4
2011	2009	2,975,290	149,366	0	0	149,366	5.0%	3
2011	2010	104,101	249	0	0	249	0.2%	2
2012	2005	0	0	0	0	0	0.0%	8
2012	2006	1,287,509	153,789	0	0	153,789	11.9%	7
2012	2007	5,397,469	433,251	0	0	433,251	8.0%	6
2012	2008	5,367,124	151,820	0	0	151,820	2.8%	5
2012	2009	2,825,699	219,222	0	0	219,222	7.8%	4
2012	2010	100,307	0	0	0	0	0.0%	3
2013	2005	0	0	0	0	0	0.0%	9
2013	2006	1,273,511	173,033	0	0	173,033	13.6%	8
2013	2007	5,215,240	469,856	134,494	0	604,350	11.6%	7
2013	2008	5,168,740	1,002,796	208,664	0	1,211,460	23.4%	6
2013	2009	2,725,941	2,686	0	0	2,686	0.1%	5
2013	2010	101,248	0	0	0	0	0.0%	4
2014	2005	0	0	0	0	0	0.0%	10
2014	2006	1,239,639	116,180	0	0	116,180	9.4%	9
2014	2007	5,115,196	611,824	0	0	611,824	12.0%	8
2014	2008	5,045,280	893,666	225,621	0	1,119,287	22.2%	7
2014	2009	2,639,411	118,368	34,076	0	152,445	5.8%	6
2014	2010	97,574	0	0	0	0	0.0%	5
2015	2005	0	0	0	0	0	0.0%	11
2015	2006	1,259,133	130,022	82,745	0	212,767	16.9%	10
2015	2007	5,367,847	1,025,123	265,143	0	1,290,266	24.0%	9
2015	2008	5,208,081	701,361	634,489	0	1,335,851	25.6%	8
2015	2009	2,683,954	602,093	2,183	0	604,277	22.5%	7
2015	2010	99,039	0	0	0	0	0.0%	6
2016	2005	0	0	0	0	0	0.0%	12
2016	2006	1,275,882	521,460	416,365	1,350	939,175	73.6%	11
2016	2007	5,386,332	541,237	500,820	5,701	1,047,758	19.5%	10
2016	2008	5,262,736	747,031	1,022,458	5,570	1,775,060	33.7%	9
2016	2009	2,683,176	114,476	184,896	2,840	302,211	11.3%	8
2016	2010	99,687	0	0	106	106	0.1%	7
2017	2005	0	0	0	0	0	0.0%	13
2017	2006	1,262,476	288,012	722,541	11,923	1,022,476	81.0%	12
2017	2007	5,517,948	696,903	1,295,087	52,112	2,044,101	37.0%	11
2017	2008	5,457,299	493,455	1,116,900	51,539	1,661,894	30.5%	10
2017	2009	2,739,519	38,602	102,866	25,872	167,340	6.1%	9
2017	2010	98,077	0	0	926	926	0.9%	8
2018	2005	0	0	0	0	0	0.0%	14
2018	2006	1,060,696	21,289	545,370	29,967	596,626	56.2%	13
2018	2007	4,589,952	119,377	2,248,290	129,676	2,497,343	54.4%	12
2018	2008	4,507,081	104,946	1,066,777	127,335	1,299,058	28.8%	11
2018	2009	2,261,933	45,306	603,343	63,905	712,553	31.5%	10
2018	2010	83,074	0	0	2,347	2,347	2.8%	9
2005	Total	0	0	0	0	0	0.0% NA	
2006	Total	790,243	0	0	0	0	0.0% NA	
2007	Total	5,741,273	99,558	0	0	99,558	1.7% NA	
2008	Total	13,513,037	844,683	20,590	0	865,273	6.4% NA	
2009	Total	16,299,671	852,276	0	0	852,276	5.2% NA	
2010	Total	17,107,338	1,440,669	0	0	1,440,669	8.4% NA	
2011	Total	15,641,509	1,640,166	39,093	0	1,679,258	10.7% NA	
2012	Total	14,978,108	958,083	0	0	958,083	6.4% NA	
2013	Total	14,484,679	1,648,372	343,157	0	1,991,529	13.7% NA	
2014	Total	14,137,100	1,740,038	259,697	0	1,999,736	14.1% NA	
2015	Total	14,618,054	2,458,600	984,560	0	3,443,160	23.6% NA	
2016	Total	14,707,814	1,924,203	2,124,539	15,567	4,064,309	27.6% NA	
2017	Total	15,075,319	1,516,972	3,237,394	142,372	4,896,737	32.5% NA	
2018	Total	12,502,736	290,918	4,463,780	353,230	5,107,927	40.9% NA	
Total	Total	169,596,881	15,414,537	11,472,810	511,169	27,398,515	16.2% NA	

Calendar Year	Without Proposed Rate Increase								With Proposed 55% Rate Increase					
	Premium			By Incurred Year				Incurred Loss Ratio		Premium		Incurred		Incld RTR
	Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State Rtlvl	Original Rtlvl	State Rtlvl	Claims	State Rtlvl	
2003	101,585	101,585	101,585	0	0	0	0	0.0%	0.0%	101,585	101,585	0	0.0%	
2004	1,150,698	1,150,698	1,150,698	0	0	0	0	0.0%	0.0%	1,150,698	1,150,698	0	0.0%	
2005	5,379,653	5,379,653	5,379,653	133,373	0	0	133,373	2.5%	2.5%	5,379,653	5,379,653	133,373	2.5%	
2006	11,331,086	11,331,086	11,331,086	310,288	0	0	310,288	2.7%	2.7%	11,331,086	11,331,086	310,288	2.7%	
2007	11,595,003	11,595,003	11,595,003	214,443	0	0	214,443	1.8%	1.8%	11,595,003	11,595,003	214,443	1.8%	
2008	11,047,347	11,047,347	11,047,347	208,021	0	0	208,021	1.9%	1.9%	11,047,347	11,047,347	208,021	1.9%	
2009	10,815,879	10,815,879	10,815,879	583,229	0	0	583,229	5.4%	5.4%	10,815,879	10,815,879	583,229	5.4%	
2010	10,556,572	10,556,572	10,556,572	1,424,015	88,463	0	1,512,478	14.3%	14.3%	10,556,572	10,556,572	1,512,478	14.3%	
2011	10,112,646	10,112,646	10,112,646	1,967,322	65,677	0	2,032,999	20.1%	20.1%	10,112,646	10,112,646	2,032,999	20.1%	
2012	9,876,468	9,876,468	9,876,468	1,778,335	135,465	0	1,913,800	19.4%	19.4%	9,876,468	9,876,468	1,913,800	19.4%	
2013	9,654,909	9,654,909	9,654,909	1,943,007	641,433	0	2,584,440	26.8%	26.8%	9,654,909	9,654,909	2,584,440	26.8%	
2014	9,384,600	9,311,533	9,311,533	2,068,222	890,289	0	2,958,512	31.5%	31.8%	9,311,533	9,311,533	2,958,512	31.8%	
2015	9,542,162	8,781,477	9,424,371	2,118,116	1,550,805	0	3,668,921	38.4%	38.9%	8,781,477	9,424,371	3,668,921	38.9%	
2016	9,037,211	7,973,886	9,353,056	1,799,878	1,528,611	15,906	3,344,395	37.0%	35.8%	7,973,886	9,353,056	3,344,395	35.8%	
2017	9,265,672	7,380,632	9,940,327	1,416,371	4,529,040	146,705	6,092,116	65.7%	61.3%	7,380,632	9,940,327	6,092,116	61.3%	
2018	7,791,751	5,759,476	8,841,968	322,381	5,629,652	363,067	6,315,100	81.0%	71.4%	5,759,476	8,841,968	6,315,100	71.4%	
2018		1,150,682	1,766,531				867,735	49.1%		1,150,682	1,766,531	867,735	49.1%	
2019		6,795,682	11,035,031				5,853,561	53.0%		6,795,682	11,035,031	5,853,561	53.0%	
2020		6,605,339	10,936,840				6,700,293	61.3%		6,119,740	12,472,527	6,393,021	51.3%	
2021		6,411,677	10,617,737				7,602,176	71.6%		5,393,223	13,839,030	6,842,022	49.4%	
2022		6,201,973	10,270,466				8,564,958	83.4%		5,216,104	13,388,695	7,698,617	57.5%	
2023		5,971,551	9,888,889				9,588,778	97.0%		5,022,311	12,891,267	8,607,438	66.8%	
2024		5,728,883	9,487,031				10,660,025	112.4%		4,818,217	12,367,400	9,555,568	77.3%	
2025		5,473,589	9,064,263				11,767,831	129.8%		4,603,504	11,816,275	10,533,295	89.1%	
2026		5,202,645	8,615,579				12,900,299	149.7%		4,375,630	11,231,366	11,529,986	102.7%	
2027		4,919,238												

The interest rate used to accumulate historical values and discount future values is 4.3%.

Policy Forms: 4LTCIP0001, 4LTCIP0002

The interest rate used to accumulate historical values and discount future values is 4.0%.

Exhibit 4
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Policies In Premium Paying Status
Policy Forms: 2LTCP0001

	Calendar Year	Without Proposed Rate Increase										With Proposed 55% Rate Increase		
		Premium			By Incurred Year				Incurred Loss Ratio		Premium	Incurred	Incd LR	
		Actual	Original RtLvl	State RtLvl	Pd Clms	Clim Res	IBNR	Inc Clms	Actual	State RtLvl	State RtLvl	Claims	State RtLvl	
Jan-Oct Nov-Dec	2003	101,585	101,585	101,585	0	0	0	0	0.0%	0.0%	101,585	0	0.0%	
	2004	763,198	763,198	763,198	0	0	0	0	0.0%	0.0%	763,198	0	0.0%	
	2005	4,006,698	4,006,698	4,006,698	133,373	0	0	133,373	3.3%	3.3%	4,006,698	133,373	3.3%	
	2006	8,169,364	8,169,364	8,169,364	310,288	0	0	310,288	3.8%	3.8%	8,169,364	310,288	3.8%	
	2007	9,402,406	9,402,406	9,402,406	214,443	0	0	214,443	2.3%	2.3%	9,402,406	214,443	2.3%	
	2008	9,217,145	9,217,145	9,217,145	208,021	0	0	208,021	2.3%	2.3%	9,217,145	208,021	2.3%	
	2009	9,002,307	9,002,307	9,002,307	583,229	0	0	583,229	6.5%	6.5%	9,002,307	583,229	6.5%	
	2010	8,756,458	8,756,458	8,756,458	1,423,766	88,463	0	1,512,229	17.3%	17.3%	8,756,458	1,512,229	17.3%	
	2011	8,330,466	8,330,466	8,330,466	1,802,473	65,677	0	1,868,150	22.4%	22.4%	8,330,466	1,868,150	22.4%	
	2012	8,113,136	8,113,136	8,113,136	1,412,804	79,616	0	1,492,420	18.4%	18.4%	8,113,136	1,492,420	18.4%	
	2013	7,894,622	7,894,622	7,894,622	1,939,748	641,433	0	2,581,181	32.7%	32.7%	7,894,622	2,581,181	32.7%	
	2014	7,714,232	7,654,170	7,654,170	1,952,085	890,289	0	2,842,375	36.8%	37.1%	7,654,170	2,842,375	37.1%	
	2015	8,288,337	7,627,606	8,186,024	2,052,825	1,431,039	0	3,483,864	42.0%	42.6%	8,186,024	3,483,864	42.6%	
	2016	8,347,892	7,365,674	8,639,647	1,785,545	1,528,611	14,693	3,328,848	39.9%	38.5%	8,639,647	3,328,848	38.5%	
	2017	8,977,156	7,150,813	9,630,803	1,277,971	3,751,764	142,137	5,171,872	57.6%	53.7%	9,630,803	5,171,872	53.7%	
	2018	7,681,612	5,678,064	8,716,984	299,272	5,338,918	357,935	5,996,124	78.1%	68.8%	8,716,984	5,996,124	68.8%	
	2018		1,150,682	1,766,531				805,745	45.6%		1,766,531	805,745	45.6%	
	2019		6,795,682	11,035,031				5,448,156	49.4%		11,035,031	5,448,156	49.4%	
	2020		6,605,339	10,936,840				6,226,854	56.9%		12,472,527	5,919,582	47.5%	
	2021		6,411,677	10,617,737				7,051,746	66.4%		13,839,030	6,291,591	45.5%	
2022		6,201,973	10,270,466				7,928,560	77.2%		13,388,695	7,062,219	52.7%		
2023		5,971,551	9,888,889				8,856,213	89.6%		12,891,267	7,874,874	61.1%		
2024		5,728,883	9,487,031				9,822,144	103.5%		12,367,400	8,717,687	70.5%		
2025		5,473,589	9,064,263				10,814,079	119.3%		11,816,275	9,579,543	81.1%		
2026		5,202,645	8,615,579				11,820,277	137.2%		11,231,366	10,449,964	93.0%		
2027		4,919,238	8,146,258				12,838,663	157.6%		10,619,554	11,327,173	106.7%		
2028		4,629,967	7,667,226				13,858,577	180.8%		9,995,081	12,201,919	122.1%		
2029		4,339,100	7,185,549				14,853,577	206.7%		9,367,163	13,051,592	139.3%		
2030		4,044,912	6,698,375				15,787,108	235.7%		8,732,076	13,845,039	158.6%		
2031		3,749,916	6,209,861				16,613,716	267.5%		8,095,244	14,543,201	179.7%		
2032		3,459,997	5,729,754				17,326,658	302.4%		7,469,372	15,140,710	202.7%		
2033		3,175,373	5,258,418				17,902,702	340.5%		6,854,933	15,618,252	227.8%		
2034		2,896,615	4,796,794				18,318,998	381.9%		6,253,154	15,956,651	255.2%		
2035		2,627,150	4,350,560				18,551,579	426.4%		5,671,439	16,135,765	284.5%		
2036		2,367,293	3,920,237				18,578,455	473.9%		5,110,465	16,137,139	315.8%		
2037		2,118,811	3,508,752				18,423,384	525.1%		4,574,048	15,981,644	349.4%		
2038		1,884,424	3,120,606				18,089,137	579.7%		4,068,057	15,672,344	385.3%		
2039		1,665,250	2,757,654				17,578,390	637.4%		3,594,908	15,212,090	423.2%		
2040		1,461,134	2,419,637				16,891,096	698.1%		3,154,266	14,601,281	462.9%		
2041		1,273,718	2,109,277				16,038,420	760.4%		2,749,677	13,849,836	503.7%		
2042		1,103,052	1,826,655				15,085,977	825.9%		2,381,248	13,014,636	546.5%		
2043		949,877	1,572,996				14,069,543	894.4%		2,050,575	12,126,366	591.4%		
2044		813,183	1,346,631				13,010,992	966.2%		1,755,484	11,203,853	638.2%		
2045		692,219	1,146,315				11,933,434	1041.0%		1,494,349	10,267,117	687.1%		
2046		586,589	971,391				10,879,661	1120.0%		1,266,316	9,352,762	738.6%		
2047		494,574	819,014				9,883,128	1206.7%		1,067,676	8,489,329	795.1%		
2048		415,787	688,544				8,954,250	1300.5%		897,594	7,685,497	856.2%		
2049		348,544	577,189				8,094,988	1402.5%		752,430	6,942,751	922.7%		
2050		291,559	482,821				7,313,419	1514.7%		629,411	6,267,824	995.8%		
2051		243,660	403,501				6,618,709	1640.3%		526,008	5,668,388	1077.6%		
2052		203,503	337,001				6,008,089	1782.8%		439,318	5,141,898	1170.4%		
2053		169,952	281,440				5,466,427	1942.3%		366,889	4,675,253	1274.3%		
2054		141,990	235,135				4,973,063	2115.0%		306,525	4,250,665	1386.7%		
2055		118,723	196,605				4,515,078	2296.5%		256,297	3,856,991	1504.9%		
2056		99,354	164,530				4,094,704	2488.7%		214,484	3,496,037	1630.0%		
2057		83,200	137,780				3,713,856	2695.5%		179,612	3,169,315	1764.5%		
2058		69,702	115,427				3,366,504	2916.6%		150,472	2,871,561	1908.4%		
2059		58,394	96,701				3,044,317	3148.2%		126,060	2,595,614	2059.0%		
2060		48,892	80,966				2,745,447	3390.9%		105,548	2,339,831	2216.8%		
2061		40,886	67,707				2,467,853	3644.9%		88,263	2,102,433	2382.0%		
2062		34,120	56,502				2,206,823	3905.7%		73,657	1,879,384	2551.5%		
2063		28,393	47,019				1,960,565	4169.7%		61,295	1,669,103	2723.1%		
2064		23,544	38,989				1,725,660	4426.1%		50,826	1,468,659	2889.6%		
2065		19,435	32,184				1,505,480	4677.7%		41,956	1,280,907	3053.0%		
2066		15,954	26,420				1,304,383	4937.1%		34,442	1,109,518	3221.4%		
2067		13,012	21,547				1,120,364	5199.6%		28,089	952,765	3391.9%		
2068		10,533	17,442				950,563	5449.9%		22,737	808,188	3554.4%		
2069		8,456	14,003				789,836	5640.6%		18,254	671,405	3678.1%		
2070		6,727	11,139				643,187	5774.1%		14,521	546,651	3764.5%		
2071		5,297	8,772				518,460	5910.5%		11,435	440,579	3852.9%		
2072		4,126	6,832				415,794	6085.8%		8,907	353,292	3966.7%		
2073		3,177	5,260				331,709	6305.7%		6,858	281,815	4109.6%		
2074		2,418	4,004				262,129	6546.9%		5,220	222,677	4266.2%		
2075		1,819	3,013				204,561	6789.2%		3,928	173,756	4423.7%		
2076		1,355	2,243				157,564	7023.6%		2,924	133,824	4576.0%		
2077		999	1,654				119,675	7234.6%		2,156	101,636	4713.1%		
Without Interest														
Past	114,766,615	109,233,712	116,585,014				29,726,416	25.9%	25.5%		116,585,014	29,726,416	25.5%	
Future		101,307,920	167,406,698				480,880,426		287.3%		212,559,321	419,036,277	197.1%	
Lifetime		210,541,632	283,991,712				510,606,843		179.8%		329,144,335	448,762,693	136.3%	
With Interest														
Past	154,644,141	148,757,371	156,521,285				34,822,538	22.5%	22.2%		156,521,285	34,822,538	22.2%	
Future		69,543,280	114,811,101				231,239,955		201.4%		144,210,917	203,047,847	140.8%	
Lifetime		218,300,652	271,332,385				266,062,493		98.1%		300,732,201	237,870,385	79.1%	

The interest rate used to accumulate historical values and discount future values is 4.3%.

Exhibit 4
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Policies In Premium Paying Status
Policy Forms: 4LTCIP0001, 4LTCIP0002

	Calendar Year	Without Proposed Rate Increase								With Proposed 25% Rate Increase				
		Premium			By Incurral Year				Incurred Loss Ratio		Premium	Incurred	Incd LR	
		Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State Rtlvl	State Rtlvl	Claims	State Rtlvl	
Jan-Oct Nov-Dec	2006	365,030	365,030	365,030	0	0	0	0	0.0%	0.0%	365,030	0	0.0%	
	2007	4,321,685	4,321,685	4,321,685	99,558	0	0	99,558	2.3%	2.3%	4,321,685	99,558	2.3%	
	2008	10,689,836	10,689,836	10,689,836	844,683	20,590	0	865,273	8.1%	8.1%	10,689,836	865,273	8.1%	
	2009	14,207,075	14,207,075	14,207,075	852,276	0	0	852,276	6.0%	6.0%	14,207,075	852,276	6.0%	
	2010	15,025,759	15,025,759	15,025,759	1,132,608	0	0	1,132,608	7.5%	7.5%	15,025,759	1,132,608	7.5%	
	2011	13,724,121	13,724,121	13,724,121	1,608,397	39,093	0	1,647,489	12.0%	12.0%	13,724,121	1,647,489	12.0%	
	2012	13,172,093	13,172,093	13,172,093	957,818	0	0	957,818	7.3%	7.3%	13,172,093	957,818	7.3%	
	2013	12,767,735	12,767,735	12,767,735	1,647,850	343,157	0	1,991,007	15.6%	15.6%	12,767,735	1,991,007	15.6%	
	2014	12,483,237	12,446,453	12,446,453	1,701,048	259,697	0	1,960,746	15.7%	15.8%	12,446,453	1,960,746	15.8%	
	2015	13,211,734	12,247,615	13,182,075	2,458,600	984,560	0	3,443,160	26.1%	26.1%	13,182,075	3,443,160	26.1%	
	2016	13,414,720	11,955,504	13,980,874	1,924,203	2,124,539	14,199	4,062,941	30.3%	29.1%	13,980,874	4,062,941	29.1%	
	2017	14,260,852	11,655,165	15,618,220	1,481,907	3,237,394	134,680	4,853,981	34.0%	31.1%	15,618,220	4,853,981	31.1%	
	2018	12,221,811	9,341,731	14,256,141	290,918	4,336,143	345,293	4,972,353	40.7%	34.9%	14,256,141	4,972,353	34.9%	
	2018		1,880,797	2,870,230				816,860		28.5%	2,870,230	816,860	28.5%	
	2019		11,131,918	18,028,800				5,532,271		30.7%	18,028,800	5,532,271	30.7%	
	2020		10,868,080	17,966,690				6,429,541		35.8%	18,967,098	6,188,611	32.6%	
	2021		10,609,196	17,558,926				7,408,146		42.2%	19,671,414	6,804,116	34.6%	
	2022		10,338,370	17,120,341				8,467,321		49.5%	19,181,579	7,771,602	40.5%	
	2023		10,027,744	16,605,944				9,591,804		57.8%	18,605,251	8,798,414	47.3%	
	2024		9,699,963	16,063,139				10,762,746		67.0%	17,997,094	9,866,616	54.8%	
2025		9,363,456	15,505,883				11,976,910		77.2%	17,372,746	10,972,935	63.2%		
2026		8,999,977	14,903,962				13,223,307		88.7%	16,698,355	12,107,058	72.5%		
2027		8,588,868	14,223,166				14,484,853		101.8%	15,935,593	13,253,294	83.2%		
2028		8,169,615	13,528,882				15,751,385		116.4%	15,157,720	14,402,535	95.0%		
2029		7,740,969	12,819,045				17,004,999		132.7%	14,362,421	15,538,440	108.2%		
2030		7,301,476	12,091,245				18,209,325		150.6%	13,546,996	16,628,070	122.7%		
2031		6,852,092	11,347,064				19,320,062		170.3%	12,713,218	17,631,214	138.7%		
2032		6,399,501	10,597,574				20,303,799		191.6%	11,873,490	18,517,693	156.0%		
2033		5,947,827	9,849,601				21,143,362		214.7%	11,035,465	19,272,186	174.6%		
2034		5,500,416	9,108,689				21,818,489		239.5%	10,205,348	19,876,535	194.8%		
2035		5,060,531	8,380,240				22,290,192		266.0%	9,389,196	20,295,723	216.2%		
2036		4,631,391	7,669,583				22,530,256		293.8%	8,592,978	20,504,199	238.6%		
2037		4,215,945	6,981,605				22,542,915		322.9%	7,822,170	20,505,955	262.2%		
2038		3,816,797	6,320,616				22,352,629		353.6%	7,081,600	20,323,438	287.0%		
2039		3,436,332	5,690,565				21,979,946		386.3%	6,375,692	19,975,563	313.3%		
2040		3,076,780	5,095,148				21,433,194		420.7%	5,708,589	19,470,165	341.1%		
2041		2,740,033	4,537,494				20,714,398		456.5%	5,083,795	18,809,205	370.0%		
2042		2,427,386	4,019,751				19,843,993		493.7%	4,503,717	18,011,365	399.9%		
2043		2,139,354	3,542,770				18,856,187		532.2%	3,969,310	17,107,822	431.0%		
2044		1,876,063	3,106,760				17,779,111		572.3%	3,480,804	16,124,245	463.2%		
2045		1,637,069	2,710,985				16,654,990		614.4%	3,037,380	15,098,918	497.1%		
2046		1,422,110	2,355,014				15,503,686		658.3%	2,638,550	14,049,866	532.5%		
2047		1,230,485	2,037,684				14,332,547		703.4%	2,283,015	12,983,774	568.7%		
2048		1,060,599	1,756,352				13,165,406		749.6%	1,967,811	11,922,210	605.9%		
2049		910,933	1,508,504				12,026,597		797.3%	1,690,124	10,887,169	644.2%		
2050		779,901	1,291,516				10,954,316		848.2%	1,447,010	9,913,110	685.1%		
2051		665,895	1,102,723				9,944,189		901.8%	1,235,487	8,996,053	728.1%		
2052		567,281	939,418				8,985,873		956.5%	1,052,521	8,126,580	772.1%		
2053		482,415	798,880				8,098,998		1013.8%	895,062	7,322,330	818.1%		
2054		409,653	678,385				7,289,798		1074.6%	760,061	6,588,853	866.9%		
2055		347,479	575,424				6,557,363		1139.6%	644,704	5,925,252	919.1%		
2056		294,495	487,684				5,885,279		1206.8%	546,400	5,316,639	973.0%		
2057		249,433	413,061				5,253,277		1271.8%	462,793	4,744,649	1025.2%		
2058		211,152	349,668				4,666,990		1334.7%	391,767	4,214,275	1075.7%		
2059		178,628	295,809				4,135,147		1397.9%	331,423	3,733,330	1126.5%		
2060		150,974	250,012				3,659,622		1463.8%	280,113	3,303,451	1179.3%		
2061		127,434	211,030				3,229,198		1530.2%	236,438	2,914,472	1232.7%		
2062		107,372	177,808				2,831,439		1592.4%	199,216	2,555,135	1282.6%		
2063		90,254	149,461				2,465,325		1649.5%	167,456	2,224,482	1328.4%		
2064		75,645	125,267				2,136,221		1705.3%	140,349	1,927,321	1373.2%		
2065		63,166	104,603				1,843,498		1762.4%	117,197	1,663,056	1419.0%		
2066		52,517	86,969				1,579,674		1816.4%	97,439	1,424,928	1462.4%		
2067		43,448	71,950				1,341,662		1864.7%	80,613	1,210,137	1501.2%		
2068		35,743	59,190				1,129,330		1908.0%	66,317	1,018,548	1535.9%		
2069		29,224	48,395				943,658		1949.9%	54,222	851,036	1569.6%		
2070		23,733	39,302				783,366		1993.2%	44,034	706,436	1604.3%		
2071		19,137	31,690				644,246		2032.9%	35,506	580,949	1636.2%		
2072		15,314	25,360				523,240		2063.3%	28,413	471,812	1660.6%		
2073		12,155	20,128				419,133		2082.3%	22,551	377,924	1675.8%		
2074		9,561	15,833				332,069		2097.3%	17,740	299,410	1687.8%		
2075		7,448	12,334				260,390		2111.1%	13,820	234,774	1698.9%		
2076		5,743	9,510				201,387		2117.7%	10,655	181,571	1704.1%		
2077		4,382	7,256				153,643		2117.3%	8,130	138,524	1703.8%		
Without Interest														
Past	149,865,688	141,919,802	153,757,097				26,839,210	17.9%	17.5%	153,757,097	26,839,210	17.5%		
Future		184,161,654	304,280,919				600,499,557		197.4%	337,234,984	547,013,102	162.2%		
Lifetime		326,081,456	458,038,017				627,338,768		137.0%	490,992,082	573,852,313	116.9%		
With Interest														
Past	187,611,001	179,196,463	191,652,100				31,000,257	16.5%	16.2%	191,652,100	31,000,257	16.2%		
Future		125,500,775	207,152,707				291,576,571		140.8%	228,543,696	266,473,378	116.6%		
Lifetime		304,697,238	398,804,806				322,576,828		80.9%	420,195,795	297,473,636	70.8%		

The interest rate used to accumulate historical values and discount future values is 4.0%.

Exhibit 5
Continental General Insurance Company
Policy Form: 2LTCIP0001
Eligibility for Contingent Benefit Upon Lapse (CBUL)

PA State Specific

Lives Inforce		Issue Age								Total
		< 50	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 +	
Total Premium Paying		112	77	223	153	75	23	7	1	671
Rate-Stability		112	77	223	153	75	23	7	1	671
Eligible for CBUL		81	77	223	153	75	23	7	1	640

Exhibit 5
Continental General Insurance Company
Policy Form: 4LTCIP0001
Eligibility for Contingent Benefit Upon Lapse (CBUL)

PA State Specific

Lives Inforce		Issue Age								Total
		< 50	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 +	
Total Premium Paying		20	31	109	136	55	27	9	0	387
Rate-Stability		20	31	109	136	55	27	9	0	387
Eligible for CBUL		6	0	109	136	55	27	9	0	342

Exhibit 6
Continental General Insurance Company
Pennsylvania Experience
All Policies Combined
Policy Forms: 2LTCIP0001

Calendar Year	Without Proposed Rate Increase									With Proposed 55% Rate Increase		
	Premium		By Incurral Year					Incurred Loss Ratio		Premium	Incurred	Inc'd LR
	Original RtLvl	State RtLvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State RtLvl		State RtLvl	Claims	State RtLvl
2004	20,474	20,474	0	0	0	0	0.0%	0.0%		20,474	0	0.0%
2005	455,171	455,171	0	0	0	0	0.0%	0.0%		455,171	0	0.0%
2006	1,184,124	1,184,124	179	0	0	179	0.0%	0.0%		1,184,124	179	0.0%
2007	1,519,990	1,519,990	0	0	0	0	0.0%	0.0%		1,519,990	0	0.0%
2008	1,446,738	1,446,738	0	0	0	0	0.0%	0.0%		1,446,738	0	0.0%
2009	1,417,825	1,417,825	10,870	0	0	10,870	0.8%	0.8%		1,417,825	10,870	0.8%
2010	1,377,120	1,377,120	7,382	0	0	7,382	0.5%	0.5%		1,377,120	7,382	0.5%
2011	1,352,736	1,352,736	361,693	0	0	361,693	26.7%	26.7%		1,352,736	361,693	26.7%
2012	1,325,981	1,325,981	263,696	0	0	263,696	19.9%	19.9%		1,325,981	263,696	19.9%
2013	1,294,507	1,294,507	70,469	0	0	70,469	5.4%	5.4%		1,294,507	70,469	5.4%
2014	1,268,222	1,268,222	32,697	0	0	32,697	2.6%	2.6%		1,268,222	32,697	2.6%
2015	1,205,903	1,294,187	137,865	0	0	137,865	10.7%	10.7%		1,294,187	137,865	10.7%
2016	1,075,161	1,261,122	201,312	101,858	2,220	305,390	24.2%	24.2%		1,261,122	305,390	24.2%
2017	991,144	1,334,885	218,043	609,266	21,135	848,444	63.6%	63.6%		1,334,885	848,444	63.6%
2018	724,839	1,112,776	54,028	412,335	51,851	518,214	46.6%	46.6%		1,112,776	518,214	46.6%
2018	155,486	238,702				101,338		42.5%		238,702	101,338	42.5%
2019	920,804	1,495,229				682,150		45.6%		1,495,229	682,150	45.6%
2020	899,724	1,489,725				791,132		53.1%		1,757,062	769,210	43.8%
2021	877,250	1,452,727				911,914		62.8%		2,016,006	856,092	42.5%
2022	852,664	1,412,012				1,046,581		74.1%		1,959,908	980,994	50.1%
2023	823,457	1,363,645				1,195,006		87.6%		1,892,774	1,118,413	59.1%
2024	793,430	1,313,920				1,356,065		103.2%		1,823,753	1,267,279	69.5%
2025	761,991	1,261,857				1,526,901		121.0%		1,751,489	1,424,902	81.4%
2026	727,070	1,204,027				1,706,538		141.7%		1,671,220	1,590,313	95.2%
2027	690,381	1,143,271				1,896,190		165.9%		1,586,888	1,764,710	111.2%
2028	652,941	1,081,270				2,091,477		193.4%		1,500,830	1,944,046	129.5%
2029	614,842	1,018,179				2,286,289		224.5%		1,413,258	2,122,703	150.2%
2030	575,836	953,585				2,472,337		259.3%		1,323,600	2,293,090	173.2%
2031	536,291	888,099				2,641,948		297.5%		1,232,703	2,448,130	198.6%
2032	496,499	822,202				2,792,962		339.7%		1,141,237	2,585,936	226.6%
2033	456,756	756,388				2,918,405		385.8%		1,049,885	2,700,089	257.2%
2034	417,375	691,173				3,010,904		435.6%		959,366	2,783,964	290.2%
2035	378,682	627,098				3,063,059		488.5%		870,427	2,830,657	325.2%
2036	340,757	564,293				3,073,805		544.7%		783,253	2,839,297	362.5%
2037	304,294	503,911				3,045,096		604.3%		699,440	2,811,688	402.0%
2038	269,046	445,540				2,979,902		668.8%		618,421	2,750,586	444.8%
2039	236,182	391,118				2,878,819		736.0%		542,881	2,656,646	489.4%
2040	206,036	341,196				2,739,986		803.1%		473,588	2,528,095	533.8%
2041	178,180	295,066				2,571,584		871.5%		409,559	2,372,546	579.3%
2042	152,895	253,194				2,385,086		942.0%		351,440	2,200,369	626.1%
2043	130,124	215,485				2,191,936		1017.2%		299,098	2,022,159	676.1%
2044	110,288	182,638				1,994,950		1092.3%		253,506	1,840,447	726.0%
2045	92,731	153,563				1,798,915		1171.5%		213,149	1,659,664	778.6%
2046	77,725	128,712				1,614,794		1254.6%		178,655	1,489,912	834.0%
2047	64,700	107,142				1,448,104		1351.6%		148,716	1,336,123	898.4%
2048	53,956	89,351				1,300,786		1455.8%		124,022	1,200,189	967.7%
2049	44,945	74,428				1,170,129		1572.2%		103,308	1,079,478	1044.9%
2050	37,437	61,995				1,056,960		1704.9%		86,051	974,842	1132.9%
2051	31,199	51,665				959,272		1856.7%		71,712	884,426	1233.3%
2052	26,027	43,100				875,247		2030.7%		59,824	806,451	1348.0%
2053	21,741	36,004				804,640		2234.9%		49,974	740,854	1482.5%
2054	18,184	30,113				740,570		2459.3%		41,797	681,186	1629.7%
2055	15,227	25,216				682,034		2704.7%		35,001	626,752	1790.7%
2056	12,762	21,134				629,383		2978.1%		29,334	577,920	1970.1%
2057	10,701	17,720				581,196		3279.8%		24,596	533,184	2167.7%
2058	8,976	14,865				538,918		3625.5%		20,633	493,941	2394.0%
2059	7,527	12,464				498,772		4001.5%		17,301	456,736	2639.9%
2060	6,304	10,440				459,606		4402.3%		14,491	420,503	2901.8%
2061	5,271	8,729				421,273		4826.1%		12,116	385,059	3178.1%
2062	4,397	7,282				383,776		5270.5%		10,107	350,375	3466.6%
2063	3,660	6,061				348,728		5753.2%		8,413	318,022	3779.9%
2064	3,038	5,031				313,507		6231.2%		6,984	285,595	4089.5%
2065	2,511	4,158				278,585		6699.7%		5,772	253,488	4392.0%
2066	2,063	3,416				245,257		7179.0%		4,742	222,894	4700.5%
2067	1,683	2,786				214,991		7716.0%		3,867	195,165	5046.3%
2068	1,362	2,255				187,172		8300.5%		3,130	169,726	5422.7%
2069	1,092	1,808				159,531		8822.3%		2,510	144,516	5757.8%
2070	866	1,434				132,148		9216.3%		1,990	119,608	6009.8%
2071	678	1,122				107,430		9572.2%		1,558	97,164	6237.2%
2072	522	865				87,024		10066.0%		1,200	78,657	6554.8%
2073	395	654				69,838		10675.8%		908	63,092	6948.4%
2074	294	487				55,325		11367.9%		676	49,958	7395.5%
2075	215	356				43,241		12159.9%		494	39,032	7907.8%
2076	154	255				33,284		13046.2%		354	30,034	8481.6%
2077	108	180				25,202		14027.7%		249	22,736	9117.4%
Past	16,662,186	17,668,109				2,556,898	14.5%	14.5%		17,668,109	2,556,898	14.5%
Future	14,117,731	23,330,340				74,618,000		319.8%		31,399,159	69,073,127	220.0%
Lifetime	30,779,918	40,998,449				77,174,897		188.2%		49,067,268	71,630,025	146.0%
Past	22,646,122	23,711,255				2,911,499	12.3%	12.3%		23,711,255	2,911,499	12.3%
Future	9,669,271	15,964,591				35,275,553		221.0%		21,212,796	32,767,384	154.5%
Lifetime	32,315,394	39,675,846				38,187,052		96.2%		44,924,051	35,678,883	79.4%

The interest rate used to accumulate historical values and discount future values is 4.3%.

Exhibit 6
Continental General Insurance Company
Pennsylvania Experience
All Policies Combined
Policy Forms: 4LTCIP0001

Calendar Year	Without Proposed Rate Increase									With Proposed 25% Rate Increase		
	Premium		By Incurral Year					Incurred Loss Ratio		Premium	Incurred	Inc'd LR
	Original RtLvl	State RtLvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State RtLvl		State RtLvl	Claims	State RtLvl
2006	0	0	0	0	0	0				0	0	
2007	249,987	249,987	0	0	0	0	0.0%	0.0%		249,987	0	0.0%
2008	764,790	764,790	0	0	0	0	0.0%	0.0%		764,790	0	0.0%
2009	870,135	870,135	124,506	0	0	124,506	14.3%	14.3%		870,135	124,506	14.3%
2010	927,208	927,208	26,337	0	0	26,337	2.8%	2.8%		927,208	26,337	2.8%
2011	913,009	913,009	342,785	0	0	342,785	37.5%	37.5%		913,009	342,785	37.5%
2012	896,253	896,253	6,930	0	0	6,930	0.8%	0.8%		896,253	6,930	0.8%
2013	877,345	877,345	0	0	0	0	0.0%	0.0%		877,345	0	0.0%
2014	855,318	855,318	133,590	0	0	133,590	15.6%	15.6%		855,318	133,590	15.6%
2015	826,535	889,597	38,759	0	0	38,759	4.4%	4.4%		889,597	38,759	4.4%
2016	782,861	915,484	27,254	0	969	28,223	3.1%	3.1%		915,484	28,223	3.1%
2017	715,226	958,421	54,664	96,820	9,051	160,536	16.8%	16.8%		958,421	160,536	16.8%
2018	508,804	776,471	35,412	569,676	21,937	627,025	80.8%	80.8%		776,471	627,025	80.8%
Jan-Oct												
Nov-Dec												
2018	106,693	162,820				48,331	29.7%			162,820	48,331	29.7%
2019	632,478	1,024,336				333,006	32.5%			1,024,336	333,006	32.5%
2020	619,074	1,023,429				389,979	38.1%			1,113,655	385,482	34.6%
2021	605,085	1,001,456				452,626	45.2%			1,192,218	441,179	37.0%
2022	585,134	968,981				521,453	53.8%			1,153,694	508,021	44.0%
2023	557,898	923,880				596,473	64.6%			1,099,994	580,849	52.8%
2024	539,809	893,924				676,030	75.6%			1,064,328	658,012	61.8%
2025	520,359	861,714				760,487	88.3%			1,025,979	739,841	72.1%
2026	499,187	826,653				848,005	102.6%			984,234	824,542	83.8%
2027	476,433	788,973				937,691	118.8%			939,372	911,216	97.0%
2028	452,309	749,024				1,028,548	137.3%			891,806	998,922	112.0%
2029	427,016	707,138				1,118,299	158.1%			841,936	1,085,428	128.9%
2030	400,695	663,551				1,205,334	181.6%			790,041	1,169,200	148.0%
2031	373,665	618,790				1,284,812	207.6%			736,746	1,245,568	169.1%
2032	346,311	573,490				1,352,508	235.8%			682,812	1,310,455	191.9%
2033	318,905	528,106				1,406,576	266.3%			628,776	1,362,103	216.6%
2034	291,691	483,040				1,444,741	299.1%			575,119	1,398,319	243.1%
2035	264,899	438,673				1,465,869	334.2%			522,295	1,418,049	271.5%
2036	238,756	395,380				1,466,575	370.9%			470,750	1,418,047	301.2%
2037	213,480	353,523				1,444,298	408.5%			420,913	1,395,855	331.6%
2038	189,284	313,455				1,403,133	447.6%			373,207	1,355,433	363.2%
2039	166,359	275,490				1,346,564	488.8%			328,006	1,300,171	396.4%
2040	144,889	239,937				1,276,328	531.9%			285,675	1,231,776	431.2%
2041	125,039	207,064				1,193,119	576.2%			246,535	1,150,942	466.8%
2042	106,900	177,027				1,098,731	620.7%			210,773	1,059,416	502.6%
2043	90,512	149,888				999,422	666.8%			178,460	963,224	539.7%
2044	75,885	125,666				898,812	715.2%			149,621	865,871	578.7%
2045	62,996	104,321				800,748	767.6%			124,208	771,053	620.8%
2046	51,794	85,772				706,081	823.2%			102,122	679,592	665.5%
2047	42,192	69,870				615,630	881.1%			83,190	592,277	712.0%
2048	34,056	56,396				532,437	944.1%			67,147	512,021	762.5%
2049	27,240	45,110				457,659	1014.6%			53,709	439,931	819.1%
2050	21,606	35,780				392,749	1097.7%			42,601	377,378	885.8%
2051	17,011	28,170				335,266	1190.1%			33,540	322,014	960.1%
2052	13,309	22,040				283,294	1285.4%			26,242	271,998	1036.5%
2053	10,356	17,150				238,932	1393.2%			20,419	229,326	1123.1%
2054	8,018	13,278				200,757	1512.0%			15,809	192,623	1218.4%
2055	6,181	10,236				167,874	1640.1%			12,187	161,025	1321.3%
2056	4,747	7,862				138,465	1761.3%			9,360	132,776	1418.5%
2057	3,637	6,023				111,708	1854.7%			7,171	107,093	1493.4%
2058	2,778	4,600				89,075	1936.3%			5,477	85,376	1558.8%
2059	2,114	3,501				70,111	2002.4%			4,169	67,185	1611.6%
2060	1,605	2,657				54,207	2039.8%			3,164	51,934	1641.4%
2061	1,216	2,014				41,249	2048.5%			2,397	39,511	1648.0%
2062	922	1,527				30,952	2026.7%			1,818	29,642	1630.2%
2063	701	1,161				22,944	1976.5%			1,382	21,968	1589.4%
2064	535	886				16,816	1898.5%			1,055	16,098	1526.5%
2065	411	680				12,214	1795.7%			810	11,691	1443.5%
2066	318	527				8,816	1673.0%			627	8,436	1344.7%
2067	249	413				6,385	1547.0%			491	6,109	1243.3%
2068	197	326				4,679	1435.2%			388	4,477	1153.2%
2069	156	259				3,494	1351.4%			308	3,342	1085.8%
2070	124	205				2,637	1285.6%			244	2,523	1032.9%
2071	98	163				2,012	1236.1%			194	1,924	993.0%
2072	78	129				1,563	1212.1%			154	1,495	973.6%
2073	61	101				1,228	1213.1%			120	1,174	974.4%
2074	47	78				969	1239.3%			93	926	995.4%
2075	36	59				746	1262.3%			70	713	1013.8%
2076	26	44				551	1259.2%			52	527	1011.3%
2077	19	32				404	1280.5%			38	386	1028.4%
Past	9,187,470	9,894,019				1,488,690	15.0%	15.0%		9,894,019	1,488,690	15.0%
Future	9,683,582	15,996,780				32,350,402		202.2%		18,714,859	31,303,802	167.3%
Lifetime	18,871,053	25,890,799				33,839,091		130.7%		28,608,877	32,792,491	114.6%
Past	11,609,445	12,354,977				1,721,910	13.9%	13.9%		12,354,977	1,721,910	13.9%
Future	6,807,581	11,234,929				17,064,322		151.9%		13,057,070	16,541,211	126.7%
Lifetime	18,417,026	23,589,906				18,786,232		79.6%		25,412,047	18,263,121	71.9%

The interest rate used to accumulate historical values and discount future values is 4.0%.

Continental General Insurance Company

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**Actuarial Memorandum Supporting Rate Revisions for
Long Term Care Insurance Base Policy Forms and Riders Associated with
2LTCIP0001, 4LTCIP0001**

1 SCOPE AND PURPOSE

The purpose of this memorandum is to provide actuarial information supporting a rate revision to the Base Policy Forms and Riders of the Continental General Insurance Company (the Company) long-term care (LTC) policy forms referenced above.

These policies were originally sold under the name Great American Life Insurance Company (GALIC). Virtually all of the GALIC policies have been novated into United Teacher Associates (UTA), and the remaining GALIC policies are 100% ceded to UTA. All policies issued in Florida are 100% ceded to GALIC and therefore are excluded from this analysis. Effective December 31, 2016, UTA (inactive NAIC No: 63479) merged into Continental General Insurance Company (active NAIC No: 71404).

Some riders may not be available in all states. The issue date range associated with premium-paying lives in this state is shown in Appendix A.

These forms are all included in this filing for filing simplicity. It is not the Company's intent to pool their experience.

These forms are no longer being marketed in any state and the Company is no longer selling any new Long-Term Care Insurance.

The Company is requesting the following rate increases in your state at this time:

Policy Form	Requested Rate Increase
2LTCIP0001	55%
4LTCIP0001	25%

This rate filing is not intended to be used for other purposes.

The body of this actuarial memorandum was written to apply to each state where these products were issued. Any reference to information that is specific to a particular state is included in Appendix A.

Please refer to Section 22 for a description of the information contained in each Appendix.

2 POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE

Optional Policyholder offers to Reduce Benefits

The Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase on the base policy and riders. The Benefit Reduction Offers will allow the policyholder to:

1. Lower their lifetime maximum benefit,
2. Lower their daily benefit, or
3. Increase their elimination period.

Non-forfeiture Offers

In addition, the Company will give the policyholder the option to accept a shortened benefit period. Acceptance of the non-forfeiture benefit will provide the policyholder with a paid-up policy, with no future premiums required. Under this paid-up policy, the maximum benefit amount is equal to the greater of the sum of premiums paid or 30 times their daily benefit, and the daily benefit amount is equal to the policyholder's current daily benefit amount. This non-forfeiture benefit shall not exceed the policyholder's remaining unused Maximum Lifetime Benefit at the time of conversion. Upon acceptance of this offer, an endorsement reflecting the non-forfeiture benefit will be sent to the policyholder. This offer will be made to all policyholders.

If applicable, for policyholders with active Limited Pay policy provisions, the Company will additionally provide policyholders an opportunity to elect a reduced paid-up policy in accordance with state regulatory requirements.

3 PREMIUM RATE INCREASE JUSTIFICATION

This rate revision is necessary because the current best estimate projections of the Nationwide lifetime loss ratios are in excess of expected. Policies were issued Nationwide under both loss ratio requirements and under rate stabilization requirements established in the 2000 LTC NAIC Model Regulation.

The lifetime loss ratios anticipated at the time of original pricing for these policy forms are shown below. This loss ratio has been stated based on the pricing interest rate. Based on available documentation, the pricing loss ratio stated below is conservatively assumed to be representative of best estimate expectations.

Policy Form	Original Pricing Loss Ratio
2LTCIP0001	69.0%
4LTCIP0001	61.0%

For policies issued under loss ratio requirements, the lifetime loss ratio that these products were initially priced to has been exceeded. For policies issued under rate stabilization requirements, the margin for moderately adverse deviation built into the rates at the time of original pricing was a 10% deviation in the lifetime loss ratio, when compared to originally expected. This margin has been exceeded.

Consistent with the discussions and final document produced by the NAIC Pricing Subgroup's ("Long-term Care Insurance Approaches to Reviewing Premium Rate Increases"), the Company is providing analysis based on the modified prospective present value approach to determine the level of rate

increase requested. This modified approach recognizes that past premium rate increases were not adequate and relies on the original pricing assumptions to catch-up on past premium rate increases.

The cumulative rate increase indicated by the modified prospective present value formula is calculated as:

$$\text{Cumulative rate increase \%} = \frac{\Delta PV(\text{future incurred claims}) - (.58)\Delta PV(\text{future earned premiums})}{(.85)PV_{\text{current}}(\text{future earned premiums})}$$

The ΔPV indicates the change in present value due to the change in actuarial assumptions between original assumptions and current moderately adverse assumptions. The formula is applied to Nationwide experience that has been restated to the original rate level. Please note that experience associated with lives that are currently in a paid-up status due to a non-forfeiture benefit or experience from limited pay policies has been excluded from the calculation. Moderately adverse assumptions are defined as best estimate assumptions as described in Section 10, plus a 10% load to future incurred claims.

State-specific justified rate increases are calculated to achieve equity across states with respect to the total amount of rate increases that will have been implemented in each state. In order to calculate the rate increase needed for this state specifically, the following formula was used:

$$\frac{1 + \text{Cumulative Rate Increase}}{1 + \text{State Specific Cumulative Rate Increase to Date}} - 1$$

4 DESCRIPTION OF BENEFITS

Appendix B contains a brief summary of the benefits contained in these base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

5 RENEWABILITY CLAUSE

All products are Guaranteed Renewable, Individual Long-Term Care policies.

6 MARKETING METHOD

All forms were marketed to individuals by licensed agents. These products are not currently being marketed.

7 APPLICABILITY

The revised rates contained in this memorandum will be applicable to all renewals of the policy form and riders described in Section 1 as well as all future periodic inflation protection offers. The current and revised premium rate schedules are attached. The rate revision will be applied as a consistent percentage to all premium classes. The modal premium factors will remain unchanged from the current factors.

8 PROPOSED EFFECTIVE DATE

This rate will be implemented as soon as possible after approval has been granted as allowed based on regulation.

9 UNDERWRITING

Most policies subject to this rate revision were subject to full medical underwriting in accordance with Company standards in place at the time of issue. Some policies sold under 4LTCIP0001 were subject to simplified underwriting. The underwriting standards used were taken into consideration when projecting future experience.

10 ACTUARIAL ASSUMPTIONS

The actuarial assumptions used to project the future premiums and claims are described in this section. Appendix D provides further details of the experience studies conducted that were used to develop the actuarial assumptions. These base assumptions are the same as the assumptions being used in the Company's internal cash flow testing.

A Morbidity

The morbidity assumptions are based on a combination of the Company's historical claim experience on these forms from 2006 through 6/30/2018, the Milliman 2017 Long-Term Care Guidelines (Guidelines) and judgment. The claim cost assumptions reflect the Company's current best estimate of future morbidity. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration. The baseline assumptions do not include any adverse selection resulting from the rate increase, loads for moderately adverse experience, or future morbidity improvement.

B Mortality

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with mortality steepening factors, selection factors, and other attained age adjustments.

C Voluntary Lapse

The voluntary lapse assumptions were developed from a policy persistency study conducted on the Company's experience on these forms and judgment. Lapse rates are combined with mortality rates and benefit exhaust rates to derive the total termination rate. We assumed all remaining policies would terminate at attained age 120. The lapse assumptions represent the best estimate expectations of future experience and do not include any provisions for adverse experience. Voluntary lapse rates vary by marital status and inflation versus non-inflation.

The table below shows the detailed voluntary lapse assumptions for the applicable projected policy durations.

Voluntary Lapse Rate				
	Married		Single	
Duration	Inflation	Non-Inflation	Inflation	Non-Inflation
9	0.93%	1.21%	1.48%	3.68%
10	0.62%	0.87%	1.48%	2.92%
11	0.52%	0.72%	1.33%	2.54%
12	0.52%	0.72%	1.17%	2.35%
13	0.41%	0.58%	1.02%	2.03%
14	0.36%	0.48%	0.87%	1.78%
15+	0.31%	0.39%	0.77%	1.46%

Additional multiplier to apply to Lapse Rates for Gender	
Gender	Multiplier
Female	82.5%
Male	140.0%

For limited pay policies, voluntary lapse rates were assumed to be zero after the premium payment period.

Voluntary lapse assumptions include an NFO conversion rate which is calculated as 19% of the requested rate increase, adjusted to reflect the effect of the Nationwide rate increase implemented as of 10/31/2018, and capped at 19%.

D Interest Rate

The supporting exhibits use the maximum valuation interest rate for contract reserves to calculate the lifetime loss ratio.

Policy Form	Maximum Valuation Interest Rate
2LTCIP0001	4.3%
4LTCIP0001	4.0%

E Expenses

The need for a rate increase is based on the lifetime loss ratio being in excess of expected. Expenses do not directly impact the lifetime loss ratio. As such, expenses are not being projected and are not included in this filing.

11 ISSUE AGE RANGE

These products were available for issue ages 18 to 84. Premiums are based on issue age.

12 AREA FACTORS

The Company did not use area factors within the state in the premium scale for these products.

13 CLAIM LIABILITY AND RESERVE

Claim reserves were calculated using appropriate actuarial methods for IBNR and using continuance curves validated for the Company's experience for open claims on a disabled life basis. The claim reserves were discounted to the incurred date for each claim and have been included in the historical incurred claims.

14 ACTIVE LIFE RESERVES

Incurred claims are calculated without the impact of the change in active life reserves.

15 DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. The projected future experience is based on a seriatim projection of the current inforce policies. See Appendix C for the distribution of the inforce policies by key demographic and benefit characteristics.

16 NUMBER OF POLICYHOLDERS

Please refer to Appendix A for the current number of policyholders as of 10/31/2018 in this state.

17 AVERAGE ANNUAL PREMIUM

The average annual premium for these products both prior to the impact of the requested rate increase, and after, is indicated in Appendix A.

18 HISTORY OF RATE ADJUSTMENTS

Please refer to Appendix A for the history of rate adjustments on these products in this state.

19 EXPERIENCE – PAST AND FUTURE

Nationwide historical experience since inception by issue year within calendar year for these policy forms and riders as of 10/31/2018 is contained in Exhibit 2. Experience for loss years 2018 and prior are developed through 10/31/2018. In these exhibits, please note that the paid claims have been discounted with interest from the claim payment date back to the incurred date of the claim.

Historical Nationwide experience for all policies issued under these products is contained in Exhibit 3. The Nationwide historical and projected experience adjusted to reflect the State's specific rate increase history, both with and without the impact of the requested rate increase, is also contained in Exhibit 3. Projected experience utilizes best estimate assumptions.

Historical Nationwide experience for policies in premium-paying status is contained in Exhibit 4. The Nationwide historical and projected experience adjusted to reflect the State's specific rate increase history, both with and without the impact of the requested rate increase, is also contained in Exhibit 4. Projected experience utilizes best estimate assumptions.

In developing the projected future experience with the rate increase, an implementation date of 1/15/2020 was assumed.

20 RELATIONSHIP OF RENEWAL PREMIUM TO NEW BUSINESS PREMIUM

The Company is no longer selling any new Long-Term Care business. Therefore, the comparison of renewal premium rates after the rate increase to the Company's current new business premium rate schedule is not applicable.

21 ELIGIBILITY FOR CONTINGENT BENEFIT UPON LAPSE

Exhibit 5 has been provided to demonstrate the number of premium paying policyholders that will become eligible for the contingent benefit upon lapse (CBUL). Policyholders are defined as being eligible given they are governed by rate stability regulations and they have surpassed the cumulative rate increase threshold given this request.

Given that policyholders in this State will become eligible for the CBUL, the attached document (Managing Long Term Care Risk - 2019), provided by the Company's Chief Operating Officer, provides a demonstration that the Company has appropriate policy administration and claim processing procedures in place to assure our policyholders' long-term care claims are paid according to the provisions of our contracts.

22 SUMMARY OF APPENDICES

Appendix A contains information that is specific to the state in which this filing is made, such as the average annual premium, the number of policyholders inforce, etc. Similar information for Nationwide is also contained in this Appendix.

Appendix B contains a summary of the benefits included under each policy form grouping.

Appendix C contains a summary of the demographic distributions of the inforce policies as of 10/31/2018.

Appendix D contains a detailed summary of the development of the projection assumptions.

Appendix E contains a comparison of the actual total termination rates to both the original pricing assumptions and current assumptions.

23 SUMMARY OF EXHIBITS

Exhibit 1 contains the breakdown of policy counts, annualized premium, and average premium for all inforce policies by state under each product grouping.

Exhibit 2 contains the historical Nationwide lifetime experience for all policies issued under these products by issue year within calendar year.

Exhibit 3 contains historical and projected Nationwide experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this State's specific rate history, while projected experience is shown after adjusting for this State's specific rate history.

Exhibit 4 contains historical and projected Nationwide experience for premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this State's specific rate history, while projected experience is shown after adjusting for this State's specific rate history.

Exhibit 5 contains the number of premium paying policyholders that will become eligible for the contingent benefit upon lapse (CBUL) at the state-specific level.

Exhibit 6 contains historical and projected Pennsylvania-specific experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

24 ACTUARIAL CERTIFICATION

To the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of this State as they relate to premium rate developments and revisions. This memorandum complies with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits," No. 18 "Long-Term Care Insurance," and No. 23 "Data Quality."

In performing the analysis, preparing this filing, and rendering the actuarial opinion below, I relied upon other actuaries for experience analysis used to develop baseline actuarial assumptions related to morbidity and persistency. I reviewed the analysis for reasonableness and consistency, but I did not perform a detailed audit. The assumptions are appropriate for the purpose used.

I have reviewed and taken into consideration the policy design and coverage provided, and the Company's original underwriting and claims adjudication processes.

In my opinion, the rates are not excessive or unfairly discriminatory. The anticipated lifetime loss ratio exceeds the applicable required loss ratio. The filing will enhance premium adequacy but may not be sufficient to prevent future rate action. Given this, I cannot certify the proposed rates to be sustainable over the lifetime of the form with no future premium increases or that they would be sufficient to cover anticipated costs under moderately adverse conditions.



Deborah A. Keeler, ASA, MAAA
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Continental General Insurance Company
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June 7, 2019

Pennsylvania Insurance Department
Commonwealth of Pennsylvania
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 2LTCIP0001, 4LTCIP0001
SERFF Tracking Number: GLTC-131962412

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,

A handwritten signature in dark ink, appearing to read 'D Keeler', is written over a horizontal line.

Deborah A. Keeler, ASA, MAAA
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Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
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PA

Long-term care administrator for:
Great American Life Insurance Company®
Loyal American Life Insurance Company®